51865-1-U

# Department of Banking and Finance

State of Georgia
Atlanta

Sixty-Ninth Annual Report
Year Ending December 31, 1988

E.D. "Jack" Dunn
Commissioner

Robert M. Moler
Deputy Commissioner

Department of Banking and Finance
2990 Brandywine Road, Suite 200
Atlanta, Georgia 30341-5565

TABLE OF CONTENTS

History of Department..... i

Summary of Condition and Structural Changes..... ii

Official Roster..... iv

Field Examiners..... v

Staff Photographs..... vi

District Map.....xiii

Receipts and Disbursements..... xiv

Legal Holidays..... xv

Activities of State-Chartered Banks:

Articles of Incorporation for Banks Approved..... 1

Permits Issued for Banks to Begin Business..... 1

Articles of Incorporation for Banks Disapproved..... 1

Applications Approved for Banks to Change Name..... 2

Mergers of State and National Banks..... 2

State-Chartered Banks in Liquidation..... 2

Miscellaneous Applications to Amend Articles of Incorporation Approved..... 3

List of State and National Banks..... 5

Abstract of Reports of Condition..... 17

Comparative Statement of Earnings and Expenses..... 18

TABLE OF CONTENTS

Activities of Bank Offices, Branches, and Facilities of State-Chartered Banks:

List of Branch Banks..... 19

Bank Offices, Branches, and Facilities Opened..... 22

Bank Offices, Branches, and Facilities Approved But Unopened..... 23

Bank Offices, Branches, and Facilities Closed..... 23

Activities of Financial Holding Companies:

Financial Holding Companies Approved..... 24

Financial Holding Companies Deregistered..... 24

Applications Approved for Financial Holding Company Subsidiaries to Merge Across County Lines..... 25

Registered Financial Holding Companies and Their Financial Subsidiaries..... 26

Activities of International and Domestic Banks:

International Bank Agencies..... 43

International Bank Facilities..... 44

Representative Offices of International Banks..... 44

Representative Offices of Domestic Banks..... 45

Summary of Activities of Financial Institutions During 1988..... 47

TABLE OF CONTENTS

Activities of State-Chartered Credit Unions:

Charter Applications Approved..... 48

Applications for Liquidations and/or Mergers..... 48

Summary of Additions and Deletions During 1988..... 48

Receivership Liquidations..... 49

List of State-Chartered Credit Unions..... 50

Applications for Name Change Approved..... 55

Abstract of Report of Condition..... 56

Comparative Statement of Earnings and Expenses..... 57

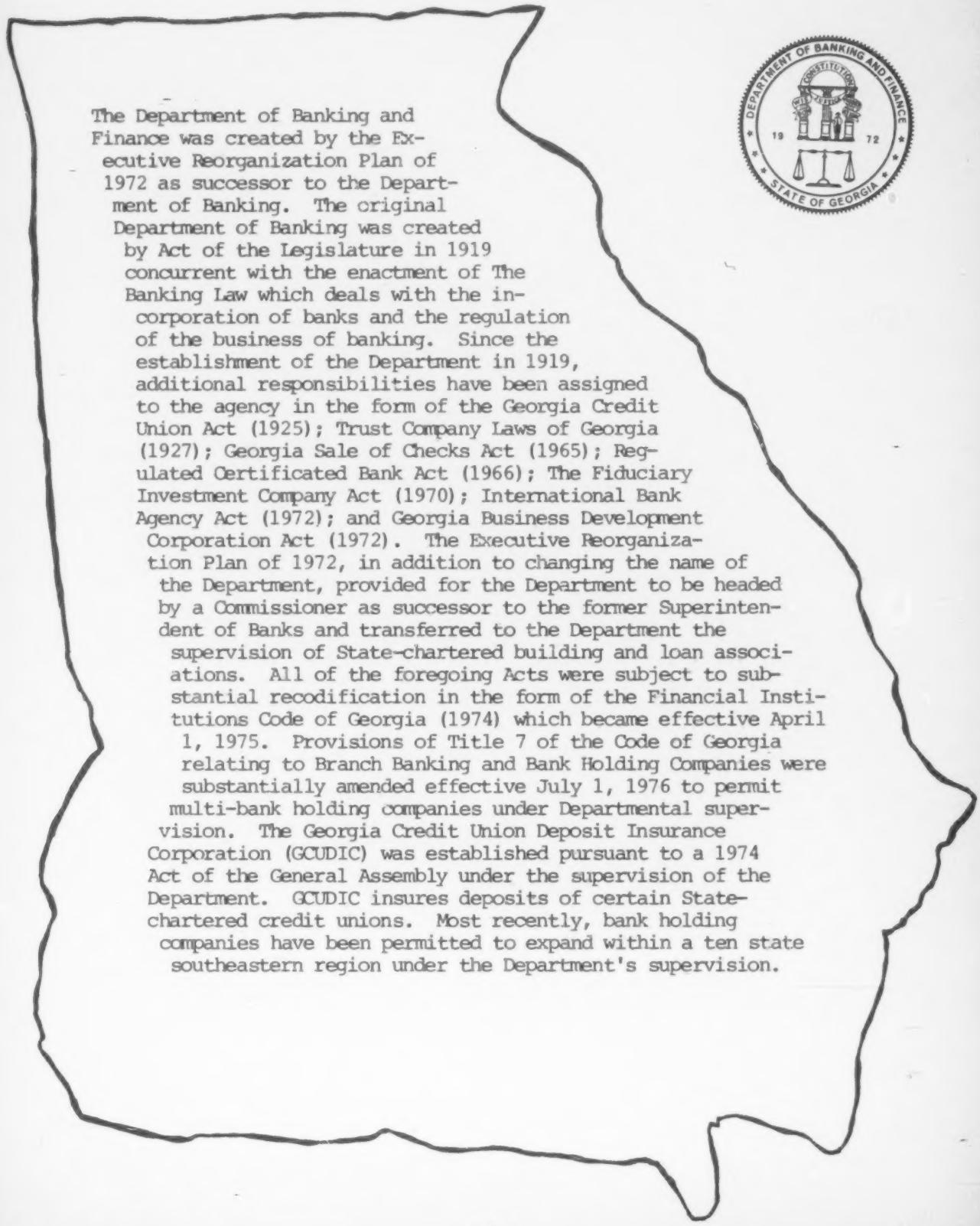
Activities of State Savings Bank:

List of State-Chartered Savings Bank..... 58

Firms Authorized to Sell Checks - Authorized by Commissioner
Sale of Checks Act..... 59

Georgia Credit Union Deposit Insurance Corporation
Statement of Assets and Liabilities..... 60

# HISTORY OF THE DEPARTMENT
## 1919 . . . . . 1988



The Department of Banking and Finance was created by the Executive Reorganization Plan of 1972 as successor to the Department of Banking. The original Department of Banking was created by Act of the Legislature in 1919 concurrent with the enactment of The Banking Law which deals with the incorporation of banks and the regulation of the business of banking. Since the establishment of the Department in 1919, additional responsibilities have been assigned to the agency in the form of the Georgia Credit Union Act (1925); Trust Company Laws of Georgia (1927); Georgia Sale of Checks Act (1965); Regulated Certificated Bank Act (1966); The Fiduciary Investment Company Act (1970); International Bank Agency Act (1972); and Georgia Business Development Corporation Act (1972). The Executive Reorganization Plan of 1972, in addition to changing the name of the Department, provided for the Department to be headed by a Commissioner as successor to the former Superintendent of Banks and transferred to the Department the supervision of State-chartered building and loan associations. All of the foregoing Acts were subject to substantial recodification in the form of the Financial Institutions Code of Georgia (1974) which became effective April 1, 1975. Provisions of Title 7 of the Code of Georgia relating to Branch Banking and Bank Holding Companies were substantially amended effective July 1, 1976 to permit multi-bank holding companies under Departmental supervision. The Georgia Credit Union Deposit Insurance Corporation (GCUDIC) was established pursuant to a 1974 Act of the General Assembly under the supervision of the Department. GCUDIC insures deposits of certain State-chartered credit unions. Most recently, bank holding companies have been permitted to expand within a ten state southeastern region under the Department's supervision.

## SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1988

The financial and statistical information contained in this report has been compiled from the annual reports of condition submitted by the 320 state-chartered banks, one trust company, 57 national banks, one national trust company, 137 state-chartered credit unions, one state-chartered savings bank, and 16 licensed money order companies operating in this State, and other statistical information made available through the examination, investigation and licensing of financial institutions and others under the supervision of the Department of Banking and Finance. The purpose of this report, required by Section 7-1-74 of the Official Code of Georgia Annotated, is to provide factual and statistical information that might prove useful to the financial industry and may be used by individuals and financial institutions who might be engaged in economic studies or might otherwise be interested in the evolution of Georgia's Banking Structure.

BANKING DIVISION

The year-end call reports reflect a continuation of sound economic growth in the banking system. Total assets for the national and state-chartered banks amounted to $59,088,000,000 reflecting an increase of $5,463,000,000 or 10.09% over 1987 assets. Amounts do not include trust company assets.

Expansion of State-chartered banks through new banks, bank offices and facilities continued. An additional 22 banks and 52 banking offices and facilities opened during 1988. Nine offices closed or merged into national banks bringing the total of state bank offices to 463.

During 1988, the Department approved 35 applications by bank holding companies and four applications for savings and loan association (savings bank) holding companies, for permission to acquire controlling interest in additional Georgia banks, bank holding companies or savings and loan associations (savings bank). Twenty of these applications were approved to establish new bank holding companies.

Twenty-two international bank agencies and ten representative offices of international banks had registered or had been authorized to establish an office in Georgia at year-end.

Trust activities continue to be conducted principally by bank trust departments and there is one separately chartered trust company. Other depository financial institutions exercise limited trust powers in connection with individual retirement accounts authorized by the

## SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1988

BANKING DIVISION (Continued)

Employee Retirement Income Security Act of 1976 enacted by Congress.

Articles of Amendment of Articles of Incorporation were approved for one bank to increase its outstanding capital stock. The Department approved seven Articles of Amendment creating authorized but unissued shares to be issued in the future. Seventeen banks were granted permission to issue authorized but unissued shares through stock dividends or sales. Amendments were approved for four banks to change the par value of its shares, for four banks to change their names, for one bank to exercise trust powers, and for five banks to restate Articles. Permission was granted for one bank to issue subordinated securities, and for three banks to retire subordinated securities.

THRIFT INSTITUTIONS DIVISION

Credit Unions operating under state charter have experienced steady growth during 1988. Consolidated financial and statistical reports of the 137 state-chartered credit unions reflect an increase in total assets of $152,401,000 or 6.6% to a total of $2,358,017,000. All state-chartered credit unions provide their members with deposit protection through the National Credit Union Administration or the Georgia Credit Union Deposit Insurance Corporation.

At year-end the Georgia Credit Union Deposit Insurance Corporation had total resources of $10,214,803 and insured deposits of 106 credit unions.

SALE OF CHECKS ACT

The Department of Banking and Finance supervises the licensing of check sellers pursuant to the Georgia Sale of Checks Act enacted in 1965. Sixteen companies with a total of 4,387 agents throughout the State were licensed to do business under the Act during 1988.

OTHER INSTITUTIONS

The Department is charged with the responsibility of supervising the operations of Bank Data Processing Cooperatives, Fiduciary Investment Companies and Business Development Corporations. There is one business development corporation but no fiduciary investment companies currently operating.

## OFFICIAL ROSTER

E. D. DUNN
Commissioner

ROBERT M. MOLER, CFE
Deputy Commissioner

Reece V. Morris, CFE . . . . . Deputy Commissioner for Administration
John B. Kline, CFE . . . . . Deputy Commissioner for Bank Supervision
*Banks, International Bank Agencies, Trusts*
Steven D. Bridges, CFE . . . . . .Deputy Commissioner for Thrift Institutions
*Credit Unions, Building and Loan Associations, Check Sellers*
David G. Sorrell, CFE. . . . . .Director of Training
*Coordinator for Training, Education Activities and EDP Operations*
Georgia G. High, CFE. . . . . Assistant Deputy Commissioner
Melinda G. Kinard, CFE. . . . . .Assistant Deputy Commissioner
Grace M. Lurry . . . . . Assistant Deputy Commissioner
Larry S. Moor, CFE. . . . . Assistant Deputy Commissioner
Wayne M. Orr, CPA . . . . . Assistant Deputy Commissioner
George A. Reynolds, CFE/CPA . . . . . Assistant Deputy Commissioner
Ralph J. Shire . . . . . Assistant Deputy Commissioner
C. Craig Smith, CFE . . . . . Assistant Deputy Commissioner
*Examination Report Review, Holding Companies, Relocations, Mergers and Other Applications, Securities Approvals, Consumer Affairs, Technical and Legal*
Barbara Moore . . . . . Accountant
*Accounting and Fiscal*
Dianne Blackstone . . . . . Programmer Analyst
*Departmental Systems Administration and Programming*
Jeannie Benefield . . . . . Administrative Assistant for Banks
Vickie Busby . . . . . Administrative Assistant for Thrifts
*Corporate Matters, Consumer Affairs, Pending Applications, Departmental Bulletin, Statistical Reports, Technical and Legal*
Maggie Smith . . . . . Personnel Manager
*Personnel*
Sonja Hencely . . . . . Secretary to Commissioner/Deputy Commissioner
*Appointments, Conferences and Seminars, Information, Forms and Applications*
Janet Anderson . . . . . Senior Secretary Typist
Susan Brown . . . . . Principal Secretary
Judy Carter . . . . . .Senior Secretary Typist
Renate Carroll. . . . . .Accounting Technician
Rhoda Barcan . . . . . Senior Secretary Typist
Marilyn Fuller . . . . . Principal Secretary
Marilou Harvey . . . . . Principal Secretary
Darlene Hayes . . . . . Clerk Transcriber
Vacant . . . . . Senior Clerk
Vacant . . . . . Computer Operator
Brenda Phillips . . . . . .Senior Secretary Typist
Bonnie Steele . . . . . .Clerk Transcriber

## FIELD EXAMINERS

| DISTRICT | DISTRICT DIRECTOR | SENIOR EXAMINERS | EXAMINERS | ASSISTANT AND SENIOR ASSISTANT EXAMINERS |
|---|---|---|---|---|
| 1<br>MARIETTA | Jackson D. Hardy, CFE | William D. Atkins, CFE<br>Drexel Beck, CFE<br>James M. Brooks, CFE | Robert M. Braswell<br>Ernest D. Coats<br>Ronald F. Furukawa<br>Victor A. Greene<br>Larry J. Moody | Clarence Ford<br>Ira Goolsby<br>Teresa H. Johnson<br>Paula McGill |
| 2<br>STONE MOUNTAIN | David A. Hancock, CFE | Princess Brown<br>Michael G. Killeen, CFE<br>Ned W. Overby<br>Robert J. Rosentreter<br>E. Nanette Sisk<br>Tracy D. Whitesides, CPA | Janet Blackmon<br>Kenneth D. Dawson<br>Jenny L. Neville | Lori A. Binford<br>M. Joel Byers<br>Harold J. Carney<br>Marilyn Harris<br>Pamela Stewart<br>Vernon Tanner |
| 3<br>COLLEGE PARK | C. Douglas Peugh, CFE | Harry M. Brown<br>Billie L. Reed<br>Barry L. Rooks<br>Larry E. Shelley<br>Emory L. Stanford, CFE | Angela Roddick<br>Kevin M. Sharpe<br>Sandra Sheley | Danny D. Adkins<br>Mayra Barzaga<br>James D. Garrett<br>Rebecca Haigler |
| 4<br>DUBLIN | Robert H. Callier, CFE | Gary F. Ford, CFE<br>Hubert C. Miller, CFE | Vicki L. Brantley<br>Gary E. Fields, CPA<br>Dianne Hickman<br>Michael F. Hooks<br>Steve H. Powell | C. Todd Hollis<br>Wesley Morris<br>Jane Roche<br>Hersha Screws |
| 5<br>ALBANY<br>VALDOSTA | Robley S. Rigdon, CFE | Larry T. Duke, CFE<br>R. Larry Herndon, CFE<br>D. Ray Johnston<br>Michael A. Rosser, CFE | Gregory S. Bell<br>Wendy B. Carter<br>Eugene S. Cline<br>Joyce R. Jones<br>Gregory O. Lowe<br>John F. Sutphin, III, CFE | Terry Tucker |
| 6<br>DOUGLAS<br>SAVANNAH | Norman E. Mimbs | James F. Mills, CFE<br>Billy S. Wilson, Jr., CFE | Patrick T. Brahana<br>David T. Widincamp | Malcolm Keith<br>Gregory Larimore<br>Timothy Osment<br>Danny E. Watkins<br>Ricky Watkins<br>Billy C. Wilson, Sr |

# CURRENT STAFF

E.D. "Jack" Dunn
Commissioner

Robert M. Moler
Deputy Commissioner

Reece V. Morris
Deputy Commissioner
for Administration

John B. Kline
Deputy Commissioner
for Banking

Steven D. Bridges
Deputy Commissioner
for Thrifts

Danny D. Adkins

Janet W. Anderson

William D. Atkins

Rhoda Barcan

Mayra Barzaga

Drexel Beck

Gregory S. Bell

Jeannine Benefield

Lori A. Binford

Janet Blackmon

Dianne Blackstone

Patrick T. Brahana

Vicki L. Brantley

Robert M. Braswell

James M. Brooks

Harry M. Brown

Princess Brown

Susan Brown

Victoria Busby

M. Joel Byers

Robert H. Callier

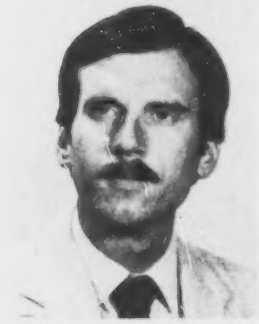
Harold J. Carney

Renate Carroll

Judy Carter

Wendy B. Carter

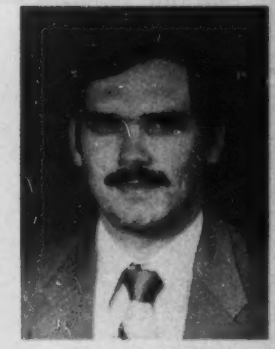
Eugene S. Cline



Ernest D. Coats

Kenneth D. Dawson

Larry T. Duke



Gary E. Fields

Clarence Ford

Gary F. Ford

Marilyn L. Fuller

Ronald F. Furukawa

James D. Garrett

Ira D. Goolsby

Victor A. Greene

Rebecca Haigler

David A. Hancock

Jackson D. Hardy

Marilyn Harris

Marilou Harvey

Darlene Hayes

Sonja Hencely

R. Larry Herndon

Dianne Hickman

Georgia High

C. Todd Hollis

Michael Hooks

Teresa H. Johnson

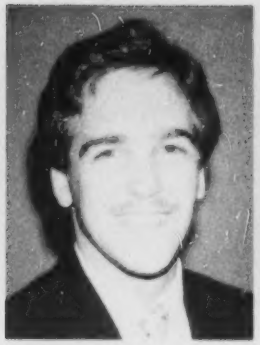
D. Ray Johnston

Joyce R. Jones

Malcolm Keith

Michael G. Killeen

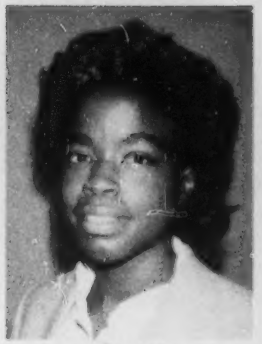
Melinda G. Kinard



Gregory Larimore

Gregory O. Lowe

Grace M. Lurry



Paula McGill

Hubert C. Miller

James F. Mills

Norman E. Mimbs

Larry J. Moody

Larry S. Moor

Barbara U. Moore

Wesley Morris

Jenny L. Neville

Wayne Orr

Timothy Osment

Ned W. Overby

C. Douglas Peugh

Brenda Phillips

Steve H. Powell

Billie L. Reed

George A. Reynolds

Robley S. Rigdon

Jane Roche

Barry L. Rooks

Robert J. Rosentreter

Michael A. Rosser

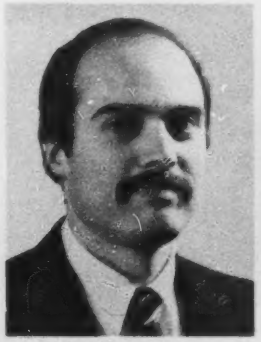
Angela E. Ruddick

Hersha J. Screws

Kevin M. Sharpe

Sandra Sheley

Larry E. Shelley



Ralph J. Shire

E. Nanette Sisk

C. Craig Smith

Maggie Smith

David G. Sorrell

Emory L. Stanford

Bonnie C. Steele

Pamela Stewart

John F. Sutphin, III

Vernon Tanner

Terry Tucker

Danny E. Watkins

Ricky Watkins

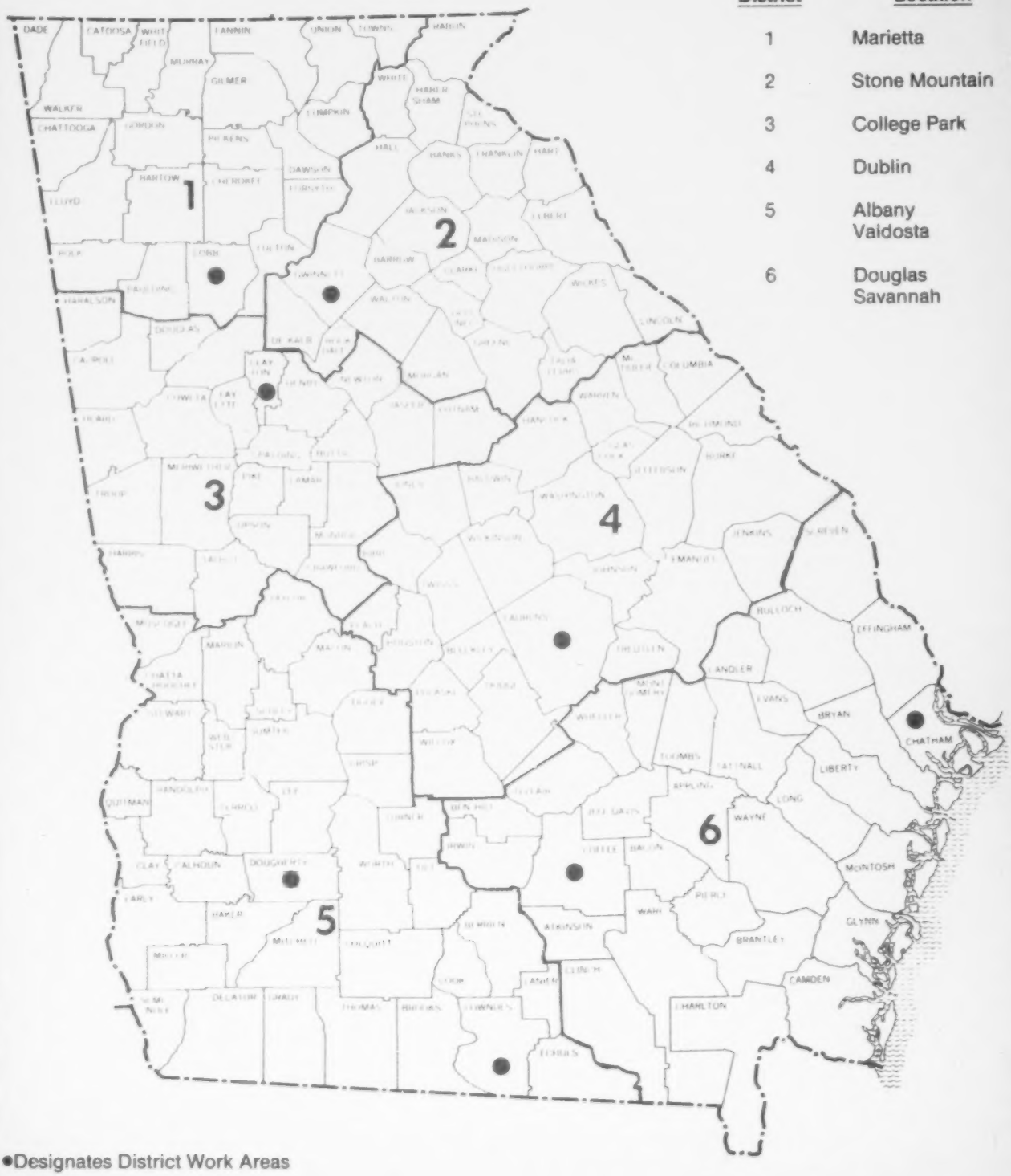
Tracy D. Whitesides

David T. Widincamp

Billy C. Wilson, Sr.

Billy S. Wilson, Jr.

# EXAMINATION DISTRICTS AND DISTRICT WORK AREAS


District
Location
1
Marietta
2
Stone Mountain
3
College Park
4
Dublin
5
Albany
Valdosta
6
Douglas
Savannah
1
2
3
4
5
6
CHATHAM
CAMDEN
GLYNN
WAYNE
BRYAN
LIBERTY
MCINTOSH
BRANTLEY
CHARLTON
EFFINGHAM
BULLOCH
EVANS
TATTNALL
TOOMBS
MONTGOMERY
TELFAIR
WHEELER
EMANUEL
JENKINS
SCREVEN
WASHINGTON
JOHNSON
LAURENS
TREUTLEN
CANDLER
WILKINSON
BLECKLEY
PULASKI
DODGE
TELFAIR
WILCOX
CRISP
DOOLY
WORTH
TURNER
BEN HILL
IRWIN
TIFT
COLQUITT
THOMAS
BROOKS
LOWNDES
BERRIEN
COOK
ATKINSON
COFFEE
BACON
PIERCE
WARE
CLINCH
ECHOLS
LANIER
LOWNDES
BROOKS
GRADY
DECATUR
SEMINOLE
MILLER
EARLY
CALHOUN
CLAY
RANDOLPH
TERRELL
LEE
SUMTER
WEBSTER
STEWART
QUITMAN
MACON
MARION
TAYLOR
HARRIS
MUSCOGEE
CHATTAHOOCHEE
MARION
TALBOT
CHATTAHOOCHEE
MUSCOGEE
HARRIS
TROUP
MERIWETHER
PIKE
UPSON
LAMAR
MONROE
BIBB
JONES
TWIGGS
HOUSTON
PEACH
CRAWFORD
BIBB
JASPER
PUTNAM
MORGAN
GREENE
TALIAFERRO
WARREN
MCDUFFIE
COLUMBIA
LINCOLN
WILKES
OGLETHORPE
TALIAFERRO
GREENE
HANCOCK
GLASCOCK
JEFFERSON
BURKE
RICHMOND
AUGUSTA
HEARD
COWETA
TROUP
LAGRANGE
TROUP
HARALSON
DOUGLAS
CARROLL
HEARD
COWETA
FAYETTE
CLAYTON
HENRY
ROCKDALE
DEKALB
WALTON
GWINNETT
HARBOR
CLARKE
OCONEE
OGLETHORPE
MADISON
ELBERT
FRANKLIN
HART
HABERSHAM
WHITE
STEPHENS
HALL
BANKS
JACKSON
DAWSON
LUMPKIN
TOWNS
UNION
FANNIN
GILMER
MURRAY
WHITFIELD
CATOOSA
DADE
WALKER
CHATTOOGA
GORDON
PICKENS
CHEROKEE
FORSYTH
HABERSHAM
WHITE
HALL
BANKS
FRANKLIN
HART
ELBERT
MADISON
OGLETHORPE
CLARKE
OCONEE
GREENE
WILKES
LINCOLN
TALIAFERRO
WARREN
MCDUFFIE
COLUMBIA
JEFFERSON
BURKE
RICHMOND
AUGUSTA
JENKINS
SCREVEN
EMANUEL
WASHINGTON
JOHNSON
LAURENS
TREUTLEN
CANDLER
EVANS
BULLOCH
EFFINGHAM
BRYAN
CHATHAM
LIBERTY
LONG
WAYNE
MCINTOSH
GLYNN
BRANTLEY
CAMDEN
CHARLTON
TATTNALL
TOOMBS
MONTGOMERY
TELFAIR
WHEELER
APPLING
JEFF DAVIS
COFFEE
BACON
PIERCE
WARE
ATKINSON
BERRIEN
COOK
BROOKS
LOWNDES
LANIER
ECHOLS
CLINCH
WORTH
TIFT
COLQUITT
THOMA

## RECEIPTS AND DISBURSEMENTS FISCAL YEAR - 1988

REVENUES COLLECTED

| | |
|---|---|
| Bank Examination and Supervision Fees | $3,850,628.00 |
| New Bank, Bank Office and Holding Company Investigation Fees | 331,500.00 |
| Credit Union Examination and Supervision Fees | 528,418.00 |
| Sale of Checks Investigation and License Fees | 10,122.00 |
| Building and Loan Examination, Supervision and Investigation Fees | 14,599.00 |
| Holding Company Examination and Supervision Fees | 350,692.30 |
| Miscellaneous Fees and Fines | 6,407.55 |
| Total Revenues Collected and Remitted to Fiscal Division, Department of Administrative Services | $5,092,366.85 |

DISBURSEMENTS

| | |
|---|---|
| Personal Services | $4,442,541.33 |
| Motor Vehicle Expense | 75,467.42 |
| Supplies and Materials | 31,605.54 |
| Repairs and Maintenance | 10,712.64 |
| Travel Expense | 255,522.35 |
| Motor Vehicle Equipment Purchase | 32,930.22 |
| Printing | 9,646.19 |
| Equipment Purchases | 16,135.44 |
| Office Rent | 173,109.61 |
| Computer | 131,465.67 |
| Communications | 31,630,16 |
| Miscellaneous | 69,226.75 |
| Total Disbursements | $5,279,993.32 |
| NET REVENUES OVER DISBURSEMENTS | ($187,626.47) |

## LEGAL HOLIDAYS

January 1 . . . . . .New Year's Day

January 19 . . . . . Martin Luther King, Jr.'s Birthday

January 19 . . . . . Robert E. Lee's Birthday
(Observed Fourth Friday in November)

February 22 . . . . . George Washington's Birthday
(Observed Third Monday in February)

April 26 . . . . . Confederate Memorial Day

May 30 . . . . . National Memorial Day
(Observed Last Monday in May)

July 4 . . . . . Independence Day

First Monday in September . . . . . Labor Day

October 12 . . . . . Columbus Day
(Observed Second Monday in October)

November 11 . . . . . .Veterans Day

Fourth Thursday in November . . . . . .Thanksgiving Day

December 25 . . . . . Christmas Day

Whenever a public and legal holiday occurred on a Saturday, the preceding Friday was observed as a public holiday. Whenever a public and legal holiday occurred on a Sunday, the following Monday was observed as a public and legal holiday.

State Government Offices closed fourth Friday in November and one additional day in association with Christmas observance as compensatory time for Lee and Washington Birthday observations which occur when the General Assembly is in session or in conflict with some other observation. Financial Institutions may close on these days in addition to the listed Legal Holidays.

## ARTICLES OF INCORPORATION FOR BANKS APPROVED

| NAME OF BANK | LOCATION | APPROVED |
|---|---|---|
| Commercial Bank of Georgia | Atlanta | 3-25-1988 |
| International Trade Bank of Atlanta | Atlanta | 3-30-1988 |
| Paces Bank & Trust | Atlanta | 3-25-1988 |
| Georgia Bank and Trust Company of Augusta | Augusta | 9-02-1988 |
| First Community Bank & Trust | Cartersville | 7-11-1988 |
| First Columbus Community Bank & Trust Company | Columbus | 3-08-1988 |
| Crescent Bank and Trust Company | Jasper | 10-31-1988 |
| Independent Bank & Trust Company | Powder Springs | 2-12-1988 |
| United Bank & Trust Company | Rockmart | 9-01-1988 |
| Monogram Credit Card Bank of Georgia | Roswell | 2-16-1988 |
| Frederica Bank & Trust | St.Simons Island | 1-28-1988 |
| McDuffie Bank & Trust | Thomson | 3-28-1988 |
| The Southside Bank & Trust Company | Union City | 7-13-1988 |

## PERMITS ISSUED FOR BANKS TO BEGIN BUSINESS

| NAME OF BANK | LOCATION | CHARTERED | OPENED |
|---|---|---|---|
| Commercial Bank of Georgia | Atlanta | 6-14-1988 | 6-20-1988 |
| Georgia Bank & Trust | Calhoun | 4-09-1987 | 2-15-1988 |
| The Community Bank of Carrollton | Carrollton | 11-06-1987 | 6-15-1988 |
| First Bank of Georgia | East Point | 10-06-1987 | 3-25-1988 |
| Citizens Bank & Trust | Evans | 10-07-1987 | 10-07-1988 |
| Gainesville Bank & Trust | Gainesville | 7-20-1987 | 2-01-1988 |
| Community Trust Bank | Hiram | 2-18-1987 | 2-02-1988 |
| Peoples Bank, Lavonia, Georgia | Lavonia | 9-10-1987 | 10-10-1988 |
| The Bank of Gwinnett County | Lawrenceville | 9-08-1987 | 4-21-1988 |
| Bank of Jefferson County | Louisville | 1-06-1988 | 6-13-1988 |
| First Macon Bank & Trust Company | Macon | 5-22-1987 | 7-15-1988 |
| Georgia Security Bank | Marietta | 8-11-1987 | 8-15-1988 |
| Walton Bank & Trust Co. | Monroe | 7-17-1987 | 8-15-1988 |
| Effingham Bank & Trust | Rincon | 10-02-1987 | 3-14-1988 |
| First Rome Bank | Rome | 11-25-1987 | 10-03-1988 |
| Monogram Credit Card Bank of Georgia | Roswell | 2-22-1988 | 6-27-1988 |
| Frederica Bank & Trust | St.Simons Island | 2-24-1988 | 12-12-1988 |
| Tifton Bank & Trust Company | Tifton | 11-06-1987 | 4-18-1988 |
| Citizens Bank and Trust, Inc. | Trenton | 12-04-1987 | 1-18-1988 |
| The Southside Bank & Trust Company | Union City | 7-14-1988 | 10-31-1988 |
| Waycross Bank & Trust | Waycross | 9-04-1987 | 6-01-1988 |
| First Community Bank of Cherokee | Woodstock | 2-19-1987 | 1-11-1988 |

## ARTICLES OF INCORPORATION FOR BANKS AND/OR TRUST COMPANIES DISAPPROVED

| NAME OF BANK | LOCATION | DISAPPROVED |
|---|---|---|
| The Cherokee Banking Company | Holly Springs | 12-12-88 |
| Georgia Trust Company | Marietta | 9-16-88 |

## APPLICATIONS FOR BANKS TO CHANGE NAME APPROVED

| NAME OF BANK | LOCATION | CHANGE NAME TO | APPROVED |
|---|---|---|---|
| First South Bank of Turner County | Ashburn | First South Bank | 5-31-88 |
| The Peoples Bank of Buford | Buford | Peoples Bank & Trust | 5-06-88 |
| Heritage Trust | Conyers | The Citizens and Southern Bank of Conyers | 12-29-88 |
| First Enterprise Bank | Lithonia | First Southern Bank | 7-01-88 |
| First Fulton Bank & Trust | Palmetto | Barnett Bank of Atlanta | 9-01-88 |

## APPLICATIONS FOR MERGER OF STATE AND NATIONAL BANKS

| NAME OF BANK | LOCATION | MERGED WITH (SURVIVOR) | LOCATION | EFFECTIVE |
|---|---|---|---|---|
| North Georgia Bank | Canton | The First National Bank of Atlanta | Atlanta | 3-31-88 |
| Barnett Banks, N.A. | Marietta | First Fulton Bank & Trust | Palmetto | 10-21-88 |
| Nichols State Bank | Nicholls | Southeastern Bank | Folkston | 8-01-88 |
| Richland Banking Company | Richland | Farmers State Bank | Lumpkin | 11-10-88 |
| State Bank & Trust Company | Unadilla | Citizens Bank | Vienna | 9-30-88 |

## STATE-CHARTERED BANKS IN LIQUIDATION

| NAME OF BANK | LOCATION | DATE CLOSED | DEPOSITORY |
|---|---|---|---|
| The Hamilton Bank & Trust Co., | Atlanta | 10-08-76 | NA |
| Unpaid Claims due FDIC. . . . . | | | $2,419,507 |
| Estimated Value of Remaining Assets . . . . . | | | -0- |
| First Augusta Bank & Trust Co., Receivership terminated 9-22-88 | Augusta | 05-20-77 | NA |
| Peoples Banking Co. Receivership terminated 11-3-88 | Boston | 03-17-81 | NA |

## MISCELLANEOUS APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED

| NAME OF BANK | LOCATION | NATURE OF AMENDMENT | APPROVED |
|---|---|---|---|
| Citizens Trust Bank | Atlanta | Restate Articles of Incorporation | 3-10-88 |
| Trust Company Bank | Atlanta | Restate Articles of Incorporation | 4-19-88 |
| The Bank of Covington | Covington | Waive Preemptive Rights | 3-17-88 |
| Capital Bank | Fort Oglethorpe | Relocate Main Office | 10-28-88 |
| Georgia First Bank | Gainesville | Relocate Main Office | 2-24-88 |
| Cobb American Bank and Trust Company | Marietta | Restate Articles of Incorporation | 10-28-88 |
| First Fulton Bank & Trust | Palmetto | Exercise Full Fiduciary Powers | 9-01-88 |
| First Merchant Bank | Pavo | Relocate Main Office | 2-09-88 |
| Sea Island Bank | Statesboro | Restate Articles of Incorporation | 4-22-88 |
| The Southside Bank & Trust Company | Union City | Restate Articles of Incorporation | 8-30-88 |



## APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED (INDEMNIFICATION OF DIRECTORS LIABILITY)

| NAME OF BANK | LOCATION | APPROVED |
|---|---|---|
| Farmers and Merchants Bank | Adel | 5-31-88 |
| The Buckhead Bank | Atlanta | 8-08-88 |
| Georgia Bankers Bank | Atlanta | 5-31-88 |
| Reliance Trust Company | Atlanta | 6-06-88 |
| Trust Company Bank | Atlanta | 4-19-88 |
| Trust Company Bank of Carroll County | Bowdon | 12-19-88 |
| Georgia Bank & Trust | Calhoun | 7-11-88 |
| Habersham Bank | Clarkesville | 5-31-88 |
| Cook Banking Company | Cochran | 7-08-88 |
| Community Bank & Trust - Jackson | Commerce | 11-28-88 |
| Trust Company Bank of Rockdale | Conyers | 11-28-88 |
| Community Bank & Trust - Habersham | Cornelia | 11-28-88 |
| Lanier Bank & Trust Company | Cumming | 5-06-88 |
| Bank Atlanta | Decatur | 5-06-88 |
| Trust Company Bank of Coffee County | Douglas | 11-02-88 |
| Douglas County Bank | Douglasville | 5-31-88 |
| Trust Company Bank of Douglas County | Douglasville | 11-04-88 |
| Farmers and Merchants Bank | Dublin | 5-31-88 |
| The Citizens Bank | Ft. Valley | 7-07-88 |
| Gainesville Bank & Trust | Gainesville | 6-06-88 |
| Georgia First Bank | Gainesville | 4-21-88 |
| The Gordon Bank | Gordon | 10-05-88 |
| Citizens Community Bank | Habira | 8-08-88 |
| The Citizens Bank | Hogansville | 12-30-88 |
| Trust Company Bank of Clayton County | Jonesboro | 11-02-88 |
| Bank of LaFayette | LaFayette | 1-21-88 |
| Trust Company Bank of LaGrange | LaGrange | 12-05-88 |
| Farmers and Merchants Bank | Lakeland | 5-31-88 |
| Farmers State Bank | Lumpkin | 3-18-88 |
| First Columbia Bank | Martinez | 7-25-88 |
| Metter Banking Company | Metter | 5-31-88 |
| Exchange Bank | Milledgeville | 6-15-88 |
| Ogeechee Valley Bank | Millen | 3-18-88 |
| Central Gwinnett Bank | Norcross | 6-15-88 |
| First Gwinnett Bank | Norcross | 8-24-88 |
| Pelham Banking Company | Pelham | 12-20-88 |
| The Northside Bank & Trust Company | Roswell | 6-06-88 |
| Farmers and Merchants Bank of Senoia | Senoia | 8-16-88 |
| First Bulloch Bank & Trust Company | Statesboro | 5-31-88 |
| Spivey State Bank | Swainsboro | 7-29-88 |
| The Park Avenue Bank | Valdosta | 5-31-88 |
| The Citizens Bank | Vienna | 9-20-88 |
| First Community Bank of Cherokee | Woodstock | 10-28-88 |

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|---|
| Abbeville | Wilcox | | Dorsey State Bank | 10-04-1972 | | 2,953 |
| Abbeville | Wilcox | | Wilcox County State Bank | 4-22-1952 | 1 | 14,299 |
| Adairsville | Bartow | * | Bank of Adairsville | 3-21-1899 | 1 | 22,095 |
| Adel | Cook | | Adel Banking Company | 2-27-1929 | 1 | 30,882 |
| Adel | Cook | | Farmers and Merchants Bank | 12-11-1947 | | 25,904 |
| Ailey | Montgomery | | Montgomery County Bank | 2-24-1926 | 1 | 33,294 |
| Alamo | Wheeler | | Wheeler County State Bank | 1-15-1945 | 1 | 14,325 |
| Alapaha | Berrien | | Bank of Alapaha | 3-04-1905 | 2 | 28,109 |
| Albany | Dougherty | | First State Bank & Trust Company | 3-31-1961 | 10 | 274,641 |
| Albany | Dougherty | | Security Bank and Trust Company of Albany | 4-17-1970 | 4 | 100,147 |
| Albany | Dougherty | | Trust Company Bank of South Georgia, N.A. | 11-01-1945 | | 193,088 |
| Allentown | Wilkinson | | The Four County Bank | 8-18-1941 | | 19,146 |
| Alma | Bacon | | Alma Exchange Bank & Trust | 7-28-1981 | 2 | 35,629 |
| Alma | Bacon | | The First National Bank of Alma | 2-15-1950 | | 40,309 |
| Alpharetta | Fulton | | First Colony Bank | 7-30-1984 | 1 | 48,785 |
| Americus | Sumter | | Citizens Bank of Americus | 2-20-1937 | 3 | 65,854 |
| Americus | Sumter | | Sumter Bank and Trust Company | 10-01-1973 | 2 | 79,954 |
| Arlington | Calhoun | | Bostwick Banking Company | 8-27-1935 | | 13,436 |
| Ashburn | Turner | | Ashburn Bank | 7-03-1900 | 2 | 57,542 |
| Ashburn | Turner | | First South Bank | 7-27-1905 | 1 | 42,328 |
| Athens | Clarke | | First American Bank and Trust Company | 9-24-1949 | 4 | 79,401 |
| Athens | Clarke | | Georgia National Bank | 1-04-1988 | | 20,233 |
| Athens | Clarke | | Trust Company Bank of Northeast Georgia, N.A. | -1966 | | 256,307 |
| Atlanta | Fulton | | Bank South, National Association | 12-07-1909 | | 3,882,068 |
| Atlanta | Fulton | | Citizens and Southern Trust Company (Georgia) N.A. | 2-11-1981 | | 59,704 |
| Atlanta | Fulton | * | Citizens Trust Bank | 7-12-1921 | 6 | 120,083 |
| Atlanta | Fulton | | Commercial Bank of Georgia | 6-14-1988 | | 28,984 |
| Atlanta | DeKalb | | Embry National Bank | 12-07-1987 | | 22,242 |
| Atlanta | Fulton | | First American Bank of Georgia, N. A. | 6-11-1911 | | 1,721,424 |
| Atlanta | Fulton | | First Union National Bank of Georgia | 4-10-1969 | | 4,161,750 |
| Atlanta | Fulton | * | Georgia Bankers Bank | 1-18-1985 | | 80,517 |
| Atlanta | Fulton | | NCNB National Bank | 11-17-1952 | | 382,988 |

***Member of Federal Reserve System**

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|
| Atlanta | DeKalb | Reliance Trust Company | 2-11-1981 | | 1,208 |
| Atlanta | Fulton | The Buckhead Bank | 2-28-1986 | 2 | 87,048 |
| Atlanta | Cobb | The Business Development Corporation of Georgia,Inc | 5-02-1973 | | |
| Atlanta | Fulton | The Enterprise National Bank of Atlanta | 6-01-1987 | | 43,978 |
| Atlanta | Fulton | The First National Bank of Atlanta | -1865 | | 7,947,463 |
| Atlanta | Fulton | The Merchant Bank of Atlanta | 5-18-1987 | | 34,705 |
| Atlanta | Cobb | The Prudential Bank and Trust Company | 7-20-1945 | | 1,075,243 |
| Atlanta | DeKalb | The Summit National Bank | 3-10-1988 | | 28,711 |
| Atlanta | Fulton | * Trust Company Bank | 9-21-1891 | 51 | 5,965,614 |
| Atlanta | Cobb | Trust Company Bank of Cobb County, N.A. | 1-30-1967 | | 308,548 |
| Atlanta | Cobb | Vinings Bank & Trust, National Association | 10-23-1987 | | 43,286 |
| Augusta | Richmond | Trust Company Bank of Augusta, N.A. | 8-10-1871 | | 293,930 |
| Bainbridge | Decatur | The First Port City Bank | 4-03-1974 | 1 | 48,040 |
| Ball Ground | Cherokee | Citizens Bank | 9-28-1926 | 3 | 78,061 |
| Barnesville | Lamar | The First National Bank of Barnesville | 4-02-1902 | | 50,356 |
| Barnesville | Lamar | United Bank | 4-14-1971 | 1 | 40,987 |
| Barwick | Brooks | Barwick Banking Company | 2-16-1967 | | 4,235 |
| Baxley | Appling | Peoples State Bank & Trust | 5-04-1966 | | 24,344 |
| Blackshear | Pierce | Peoples Bank | 8-01-1946 | | 34,114 |
| Blackshear | Pierce | * The Blackshear Bank | 7-07-1892 | | 27,750 |
| Blairsville | Union | First National Bank of Union County | 1-04-1982 | | 22,884 |
| Blairsville | Union | Union County Bank | 2-18-1949 | 1 | 97,177 |
| Blakely | Early | Bank of Early | 4-03-1941 | | 30,979 |
| Blakely | Early | First State Bank of Blakely | 5-06-1937 | 1 | 42,329 |
| Blue Ridge | Fannin | Peoples Bank of Fannin County | 5-27-1986 | 1 | 31,346 |
| Bowdon | Carroll | Trust Company Bank of Carroll County | 9-22-1926 | 3 | 56,915 |
| Braselton | Jackson | Braselton Banking Company | 12-13-1948 | | 5,356 |
| Brooklet | Bulloch | Farmers & Merchants Bank | 2-04-1948 | 2 | 42,190 |
| Broxton | Coffee | Broxton State Bank | 8-04-1966 | | 18,862 |
| Brunswick | Glynn | American National Bank of Brunswick | - | | 208,418 |
| Brunswick | Glynn | The Coastal Bank of Georgia | 10-30-1981 | 6 | 90,581 |
| Brunswick | Glynn | Trust Company Bank of Southeast Georgia, N.A. | -1894 | | 303,662 |

*Member of Federal Reserve System

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|
| Buchanan | Haralson | The First National Bank of Haralson County | 3-03-1909 | | 50,645 |
| Buford | Gwinnett | Peoples Bank & Trust | 12-20-1983 | | 47,380 |
| Butler | Taylor | The Citizens State Bank | 9-04-1926 | | 28,636 |
| Byron | Peach | Middle Georgia Bank | 10-30-1962 | 1 | 54,771 |
| Cadwell | Laurens | Farmers State Bank | 8-23-1972 | 1 | 22,149 |
| Cairo | Grady | Cairo Banking Company | 11-23-1903 | 3 | 58,918 |
| Cairo | Grady | Citizens Bank | 12-03-1903 | 1 | 16,113 |
| Cairo | Grady | First National Bank of Grady County | 6-19-1918 | | 43,222 |
| Calhoun | Gordon | Georgia Bank & Trust | 4-09-1987 | | 36,379 |
| Calhoun | Gordon | The Calhoun First National Bank | 1-12-1905 | | 122,900 |
| Camilla | Mitchell | Bank of Camilla | 11-04-1889 | | 42,631 |
| Camilla | Mitchell | Planters & Citizens Bank | 9-20-1904 | | 49,762 |
| Canton | Cherokee | Bank of Canton | 11-17-1892 | 3 | 142,708 |
| Canton | Cherokee | Etowah Bank | 1-22-1927 | 4 | 145,076 |
| Carnesville | Franklin | First Bank and Trust | 7-18-1960 | 1 | 44,398 |
| Carrollton | Carroll | Carroll National Bank | 4-04-1988 | | 20,438 |
| Carrollton | Carroll | Citizens Bank and Trust of West Georgia | 11-25-1946 | 10 | 96,943 |
| Carrollton | Carroll | The Community Bank of Carrollton | 11-06-1987 | | 13,198 |
| Carrolton | Carroll | West Georgia National Bank of Carrollton | 9-16-1946 | | 124,952 |
| Cartersville | Bartow | Bartow County Bank | 6-07-1973 | 3 | 59,163 |
| Cartersville | Bartow | Peoples Bank of Bartow County | 4-23-1984 | 3 | 46,315 |
| Cave Spring | Floyd | Bank of Cave Spring | 12-15-1966 | | 11,517 |
| Cedartown | Polk | The First National Bank of Polk County | 1-01-1920 | | 67,138 |
| Chatsworth | Murray | Cohutta Banking Company | 7-17-1905 | 4 | 82,710 |
| Chatsworth | Murray | The First National Bank of Chatsworth | 8-18-1975 | | 42,030 |
| Chester | Dodge | Bank of Dodge County | 6-14-1966 | 1 | 11,662 |
| Chickamauga | Walker | Bank of Chickamauga | 2-16-1910 | 1 | 31,354 |
| Clarkesville | Habersham | Habersham Bank | 5-13-1904 | 2 | 124,828 |
| Claxton | Evans | The Claxton Bank | 2-24-1941 | 2 | 42,148 |
| Claxton | Evans | Tippins Bank & Trust Company | 8-30-1940 | 1 | 24,945 |
| Clayton | Rabun | Bank of Clayton | 10-18-1984 | 1 | 116,076 |
| Clayton | Rabun | Rabun County Bank | 5-01-1974 | 1 | 33,917 |

*Member of Federal Reserve System

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|
| Cleveland | White | The First National Bank of White County | 12-11-1945 | | 89,587 |
| Cleveland | White | White County Bank | 12-02-1975 | 2 | 64,660 |
| Cobbtown | Tattnall | The Brown Bank | 6-24-1970 | | 6,327 |
| Cochran | Bleckley | Cook Banking Company | 4-24-1942 | | 22,608 |
| Cochran | Bleckley | State Bank of Cochran | 12-22-1921 | | 41,827 |
| Colquitt | Miller | The Peoples Bank | 3-16-1973 | 2 | 29,339 |
| Columbus | Muscogee | Columbus Bank and Trust Company | 12-24-1888 | 21 | 859,716 |
| Columbus | Muscogee | Trust Company Bank of Columbus, N.A. | -1892 | | 237,367 |
| Comer | Madison | Merchants and Farmers Bank of Comer, Georgia | 10-03-1935 | 2 | 27,438 |
| Commerce | Jackson | Community Bank & Trust - Jackson | 5-28-1982 | 1 | 32,015 |
| Commerce | Jackson | The First National Bank of Commerce | 1-01-1904 | | 66,123 |
| Conyers | Rockdale | Citizens and Southern Bank of Conyers | 08-14-1981 | 5 | 11,227 |
| Conyers | Rockdale | Trust Company Bank of Rockdale | 10-15-1891 | 4 | 170,470 |
| Coolidge | Thomas | Bank of Thomas County | 12-18-1911 | 1 | 11,003 |
| Cordele | Crisp | Cordele Banking Company | 5-31-1927 | 1 | 51,537 |
| Cordele | Crisp | First State Bank and Trust Company in Cordele | 12-31-1984 | 1 | 54,751 |
| Cornelia | Habersham | Community Bank & Trust - Habersham | 7-03-1900 | 5 | 98,091 |
| Cornelia | Habersham | First National Bank of Habersham | 12-09-1909 | | 100,870 |
| Covington | Newton | First National Bank of Newton County | 8-28-1963 | | 74,883 |
| Covington | Newton | The Bank of Covington | 4-10-1901 | 1 | 145,976 |
| Crawford | Oglethorpe | The Commercial Bank | 9-02-1924 | | 23,143 |
| Crawfordville | Taliaferro | The Peoples Bank | 12-08-1947 | | 19,534 |
| Cumming | Forsyth | Lanier Bank & Trust Company | 10-06-1986 | 1 | 37,756 |
| Cumming | Forsyth | The Peoples Bank of Forsyth County | 12-20-1983 | 2 | 65,226 |
| Cuthbert | Randolph | First State Bank of Randolph County | 12-31-1958 | 1 | 29,107 |
| Dahlonega | Lumpkin | Bank of Dahlonega | 5-27-1914 | 1 | 106,014 |
| Dahlonega | Lumpkin | Lumpkin County Bank | 5-06-1981 | | 20,583 |
| Dallas | Paulding | The Citizens Bank, Dallas, Georgia | 7-23-1962 | 4 | 69,653 |
| Dallas | Paulding | The First National Bank of Paulding County | 2-01-1922 | | 108,078 |
| Dalton | Whitfield | Hardwick Bank & Trust Company | 2-17-1922 | 4 | 210,895 |
| Danielsville | Madison | Bank of Danielsville | 12-11-1904 | 1 | 24,895 |
| Darien | McIntosh | The Darien Bank | 12-08-1888 | 1 | 33,214 |

*Member of Federal Reserve System

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|
| Dawson | Terrell | Bank of Dawson | 6-29-1911 | | 50,922 |
| Dawson | Terrell | Bank of Terrell | 3-23-1936 | 1 | 53,434 |
| Dawsonville | Dawson | Dawson County Bank | 7-01-1953 | 1 | 36,543 |
| Decatur | DeKalb | Bank Atlanta | 7-28-1986 | | 29,083 |
| Decatur | DeKalb | Fidelity National Bank | 2-12-1974 | | 199,164 |
| Dexter | Laurens | The Knight State Bank | 1-30-1967 | | 13,237 |
| Donalsonville | Seminole | Commercial State Bank | 10-21-1938 | 1 | 34,785 |
| Donalsonville | Seminole | Merchants and Farmers Bank | 9-24-1925 | 2 | 25,327 |
| Douglas | Coffee | Bank South, Douglas | 5-11-1971 | 1 | 44,738 |
| Douglas | Coffee | Coffee County Bank | 6-19-1931 | | 41,783 |
| Douglas | Coffee | Trust Company Bank of Coffee County | 5-22-1945 | 2 | 103,852 |
| Douglasville | Douglas | Citizens & Merchants State Bank | 5-29-1986 | | 22,942 |
| Douglasville | Douglas | Douglas County Bank | 5-18-1973 | 1 | 25,437 |
| Douglasville | Douglas | The Commercial Bank | 4-24-1942 | 6 | 149,769 |
| Douglasville | Douglas | Trust Company Bank of Douglas County | 8-11-1959 | 3 | 92,108 |
| Dublin | Laurens | Farmers and Merchants Bank | 5-26-1910 | 3 | 123,921 |
| Dublin | Laurens | The Morris State Bank | 7-31-1958 | 1 | 62,116 |
| Dudley | Laurens | Bank of Dudley | 10-02-1905 | 2 | 39,311 |
| Duluth | Gwinnett | Citizens Bank of Gwinnett | 1-31-1984 | | 55,457 |
| Duluth | Gwinnett | Investors Bank & Trust | 1-17-1984 | | 58,432 |
| East Point | Fulton | First Bank of Georgia | 10-06-1987 | | 28,787 |
| Eastman | Dodge | Bank of Eastman | 12-28-1918 | | 59,021 |
| Eastman | Dodge | Citizens Bank & Trust Company | 3-13-1949 | 3 | 60,023 |
| Eatonton | Putnam | Farmers & Merchants Bank | 10-30-1922 | | 46,976 |
| Eatonton | Putnam | The Peoples Bank | 3-16-1944 | | 37,708 |
| Edison | Calhoun | The Bank of Edison | 9-24-1904 | | 26,486 |
| Elberton | Elbert | First National Bank in Elberton | 3-12-1934 | | 104,216 |
| Elberton | Elbert | Granite City Bank | 8-31-1984 | 3 | 104,295 |
| Ellaville | Schley | Bank of Ellaville | 9-10-1910 | | 21,204 |
| Ellijay | Gilmer | First State Bank of Gilmer County | 11-05-1973 | 1 | 41,056 |
| Ellijay | Gilmer | The Bank of Ellijay | 5-21-1914 | 1 | 88,072 |
| Evans | Columbia | Citizens Bank & Trust | 10-07-1987 | | 11,899 |

*Member of Federal Reserve System

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|
| Fairburn | Fulton | Fairburn Banking Company | 7-16-1984 | 2 | 74,114 |
| Fayetteville | Fayette | Farmers and Merchants Bank | 2-16-1906 | 2 | 110,134 |
| Fayetteville | Fayette | First Bank & Trust Company | 2-09-1984 | | 35,496 |
| Fitzgerald | Ben Hill | Bank South, Fitzgerald | 5-24-1948 | 2 | 50,409 |
| Fitzgerald | Ben Hill | The Bank of Fitzgerald | 11-10-1975 | 1 | 60,915 |
| Folkston | Charlton | Southeastern Bank | 12-12-1911 | 6 | 110,487 |
| Forsyth | Monroe | Monroe County Bank | 11-02-1908 | 1 | 34,776 |
| Forsyth | Monroe | The Farmers Bank | 3-09-1910 | | 34,733 |
| Fort Oglethorpe | Catoosa | Capital Bank | 12-04-1963 | 2 | 38,671 |
| Fort Valley | Peach | First South Bank, N.A. | 10-11-1924 | | 73,018 |
| Fort Valley | Peach | The Citizens Bank | 12-24-1906 | 1 | 43,256 |
| Franklin | Heard | The Bank of Heard County | 10-14-1905 | | 21,620 |
| Gainesville | Hall | Gainesville Bank & Trust | 7-20-1987 | | 25,751 |
| Gainesville | Hall | * Georgia First Bank | 4-24-1984 | | 20,439 |
| Gainesville | Hall | The Citizens Bank | 5-19-1913 | 5 | 129,800 |
| Gainesville | Hall | The First National Bank of Gainesville | -1889 | | 632,631 |
| Gibson | Glascock | Bank of Gibson | 11-07-1905 | | 4,854 |
| Glennville | Tattnall | First Citizens Bank | 12-31-1942 | 1 | 31,337 |
| Glennville | Tattnall | The Glennville Bank and Trust Company | 1-12-1905 | 1 | 38,856 |
| Gordon | Wilkinson | The Gordon Bank | 6-08-1946 | | 20,866 |
| Gray | Jones | Bank of Gray | 8-23-1909 | | 39,862 |
| Greensboro | Greene | Bank of Greensboro | 10-13-1926 | | 48,144 |
| Greensboro | Greene | Citizens Union Bank | 3-09-1946 | 1 | 54,524 |
| Greenville | Meriwether | The Greenville Banking Company | 10-24-1887 | | 18,277 |
| Griffin | Spalding | First National Bank of Griffin | 5-12-1933 | | 113,768 |
| Griffin | Spalding | The Bank of Spalding County | 11-12-1986 | | 30,569 |
| Haddock | Jones | Jones County Bank | 7-14-1905 | | 3,530 |
| Hahira | Lowndes | Citizens Community Bank | 2-12-1927 | 1 | 24,482 |
| Hahira | Lowndes | Commercial Banking Company | 1-29-1945 | | 13,201 |
| Harlem | Columbia | Bank of Columbia County | 11-29-1909 | 2 | 60,299 |
| Hartwell | Hart | Bank of Hartwell | 5-15-1961 | 1 | 40,925 |
| Hawkinsville | Pulaski | Planters Bank | 2-27-1896 | 1 | 42,546 |

*Member of Federal Reserve System

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|
| Hawkinsville | Pulaski | The Pulaski Banking Company | 7-20-1949 | | 40,450 |
| Hazlehurst | Jeff Davis | Bank of Hazlehurst | 10-19-1906 | | 28,120 |
| Hiawassee | Towns | Bank of Hiawassee | 1-14-1909 | 1 | 66,194 |
| Hiawassee | Towns | * Mountain Bank of Georgia | 11-08-1983 | | 12,022 |
| Hinesville | Liberty | The Coastal Bank | 7-09-1970 | 3 | 58,213 |
| Hinesville | Liberty | The Hinesville Bank | 9-04-1911 | 2 | 73,668 |
| Hiram | Paulding | Community Trust Bank | 2-18-1987 | | 18,078 |
| Hogansville | Troup | The Citizens Bank | 11-30-1961 | | 20,258 |
| Homer | Banks | Bank of Banks County | 6-25-1974 | 1 | 32,638 |
| Homerville | Clinch | Empire Banking Company | 3-01-1945 | | 28,690 |
| Irwinton | Wilkinson | Wilkinson County Bank | 7-16-1907 | | 17,747 |
| Jackson | Butts | McIntosh State Bank | 2-14-1964 | 1 | 49,480 |
| Jasper | Pickens | Jasper Banking Company | 1-17-1945 | | 75,900 |
| Jasper | Pickens | Pickens County Bank | 8-25-1976 | | 41,378 |
| Jefferson | Jackson | The First National Bank of Jackson County | 1-01-1908 | | 45,004 |
| Jeffersonville | Twiggs | Peoples State Bank | 12-10-1969 | | 9,718 |
| Jonesboro | Clayton | Trust Company Bank of Clayton County | 10-06-1903 | 6 | 116,747 |
| Kennesaw | Cobb | Commercial Exchange Bank | 1-10-1985 | 2 | 37,642 |
| Kingsland | Camden | American Bank of Southeast Georgia | 11-26-1912 | 1 | 17,868 |
| Kingsland | Camden | Citizens State Bank | 7-28-1981 | | 11,645 |
| Lakeland | Lanier | Farmers and Merchants Bank | 4-08-1907 | | 38,806 |
| Lavonia | Franklin | Northeast Georgia Bank | 9-20-1940 | 2 | 51,404 |
| Lavonia | Franklin | Peoples Bank, Lavonia, Georgia | 9-10-1987 | | 7,136 |
| Lawrenceville | Gwinnett | The Bank of Gwinnett County | 9-08-1987 | 1 | 23,771 |
| Lawrenceville | Gwinnett | * The Brand Banking Company | 6-02-1905 | 2 | 148,636 |
| Lawrenceville | Gwinnett | Trust Company Bank of Gwinnett County | 1-11-1971 | 9 | 187,473 |
| LaFayette | Walker | The Bank of LaFayette, Georgia | 11-13-1889 | 2 | 86,740 |
| LaGrange | Troup | Commercial Bank & Trust Company of Troup County | 7-08-1941 | 2 | 78,148 |
| LaGrange | Troup | The Bank of Troup County | 6-06-1984 | | 25,761 |
| LaGrange | Troup | Trust Company Bank of Troup County | 3-30-1984 | 2 | 58,759 |
| Leary | Calhoun | Jordan Banking Company | 12-30-1965 | | 7,260 |
| Lenox | Cook | Bank of Lenox | 6-20-1907 | 1 | 10,676 |

*Member of Federal Reserve System

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|
| Lexington | Oglethorpe | Citizens Banking Company | 2-07-1949 | 1 | 17,829 |
| Lincolnton | Lincoln | Farmers State Bank | 9-26-1911 | | 35,487 |
| Lithonia | DeKalb | The Peoples Bank | 8-26-1910 | 1 | 45,124 |
| Loganville | Walton | Bank of Loganville | 5-06-1946 | | 22,599 |
| Louisville | Jefferson | Bank of Jefferson County | 1-06-1988 | | 7,895 |
| Louisville | Jefferson | The First National Bank & Trust Company | 1-01-1902 | | 61,925 |
| Lumber City | Telfair | Bank of Lumber City | 5-22-1945 | | 8,422 |
| Lumpkin | Stewart | Farmers State Bank | 10-21-1911 | 2 | 22,604 |
| Lyons | Toombs | Peoples Bank | 5-04-1935 | 2 | 32,752 |
| Mableton | Cobb | Community Bank & Trust Company | 6-12-1985 | 4 | 59,980 |
| Macon | Bibb | Bank South, Macon | 6-09-1960 | 10 | 306,844 |
| Macon | Bibb | First Macon Bank & Trust Company | 5-22-1987 | | 19,782 |
| Macon | Bibb | Security National Bank | 11-03-1988 | | 15,639 |
| Macon | Bibb | Trust Company Bank of Middle Georgia, N.A. | 9-12-1912 | | 464,378 |
| Madison | Morgan | Bank of Madison | 12-26-1888 | | 32,224 |
| Manchester | Meriwether | F & M Bank and Trust Company | 10-07-1947 | 1 | 18,510 |
| Mansfield | Newton | The Citizens Bank of Newton County | 7-31-1987 | 1 | 8,529 |
| Marietta | Cobb | Cobb American Bank and Trust Company | 9-17-1986 | | 77,778 |
| Marietta | Cobb | First Peoples Bank of Cobb County | 2-24-1986 | | 42,443 |
| Marietta | Cobb | Georgia Security Bank | 8-11-1987 | | 15,637 |
| Marietta | Cobb | The Chattahoochee Bank | 9-09-1983 | 2 | 111,264 |
| Martinez | Columbia | * First Columbia Bank | 9-26-1983 | 2 | 53,805 |
| McDonough | Henry | Founders Guaranty Bank | 3-21-1984 | 1 | 30,621 |
| McDonough | Henry | Trust Company Bank of Henry County, N.A. | 11-05-1905 | | 95,035 |
| McRae | Telfair | The Merchants & Citizens Bank | 3-28-1929 | | 26,333 |
| McRae | Telfair | The Security State Bank | 8-23-1972 | | 21,723 |
| Metter | Candler | Metter Banking Company | 7-25-1930 | | 53,428 |
| Metter | Candler | Pineland State Bank | 12-27-1961 | | 19,329 |
| Milan | Telfair | Bank of Milan | 12-05-1906 | | 15,115 |
| Milledgeville | Baldwin | Exchange Bank | 5-20-1903 | 2 | 79,724 |
| Milledgeville | Baldwin | The Central and Southern Bank of Georgia | 2-28-1874 | 1 | 154,372 |
| Milledgeville | Baldwin | The Merchants and Farmers Bank of Milledgeville | 3-22-1898 | 1 | 69,105 |

*Member of Federal Reserve System

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|
| Millen | Jenkins | Bank of Millen | 1-04-1893 | | 30,537 |
| Millen | Jenkins | Ogeechee Valley Bank | 9-01-1972 | | 17,662 |
| Molena | Pike | Bank of Molena | 10-07-1901 | | 9,035 |
| Monroe | Walton | The National Bank of Walton County | -1891 | | 97,508 |
| Monroe | Walton | Walton Bank & Trust Co. | 7-17-1987 | | 9,290 |
| Monticello | Jasper | Bank of Monticello | 2-08-1964 | | 23,978 |
| Monticello | Jasper | Bank South, Jasper County, N.A. | 9-10-1906 | | 35,274 |
| Moultrie | Colquitt | American Banking Company | 8-13-1971 | 1 | 56,316 |
| Moultrie | Colquitt | Moultrie National Bank | 1-03-1928 | | 111,700 |
| Mount Vernon | Montgomery | Bank South, Mount Vernon | 12-21-1900 | | 29,938 |
| Nashville | Berrien | The Citizens Bank | 2-19-1943 | 1 | 29,476 |
| Nashville | Berrien | The United Banking Company | 7-10-1924 | 1 | 23,370 |
| Newington | Screven | Bank of Newington | 7-07-1919 | | 10,474 |
| Newnan | Coweta | Bank of Coweta | 2-11-1972 | 5 | 105,324 |
| Newnan | Coweta | The Bank of Newnan | 9-23-1986 | | 21,911 |
| Newton | Baker | Baker County Bank | 10-04-1906 | | 14,154 |
| Norcross | Gwinnett | Central Gwinnett Bank | 6-17-1986 | | 31,153 |
| Norcross | Gwinnett | First Gwinnett Bank | 3-16-1987 | | 28,601 |
| Norcross | Gwinnett | First Security National Bank | 6-25-1985 | | 27,590 |
| Ocilla | Irwin | The Bank of Ocilla, Georgia | 9-20-1956 | | 31,841 |
| Ocilla | Irwin | The First State Bank of Ocilla | 5-11-1943 | 1 | 28,216 |
| Omega | Tift | South Georgia Banking Company | 4-15-1970 | 2 | 50,164 |
| Palmetto | Fulton | Barnett Bank of Atlanta | 6-29-1918 | 14 | 665,345 |
| Patterson | Pierce | The Patterson Bank | 6-19-1907 | 1 | 20,149 |
| Peachtree City | Fayette | Peachtree National Bank | 9-11-1986 | | 41,710 |
| Pearson | Atkinson | The Citizens Exchange Bank | 1-19-1943 | | 13,700 |
| Pelham | Mitchell | Pelham Banking Company | 12-04-1936 | | 32,523 |
| Pembroke | Bryan | The Pembroke State Bank | 12-19-1937 | 1 | 40,258 |
| Perry | Houston | Bank South, Houston County, N.A. | 8-20-1964 | | 74,200 |
| Perry | Houston | Crossroads Bank of Georgia | 9-16-1986 | | 23,584 |
| Perry | Houston | The Bank of Perry | 8-20-1889 | | 48,642 |
| Pineview | Wilcox | Pineview State Bank | 9-20-1910 | | 9,111 |

*Member of Federal Reserve System

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|---|
| Pitts | Wilcox | | Pitts Banking Company | 6-02-1906 | | 10,279 |
| Quitman | Brooks | | Bank of Quitman | 12-26-1888 | 1 | 26,097 |
| Quitman | Brooks | | The Citizens National Bank of Quitman | 8-25-1934 | | 25,936 |
| Reidsville | Tattnall | | The Tattnall Bank | 9-14-1900 | 1 | 30,021 |
| Reynolds | Taylor | | The Citizens State Bank | 9-08-1922 | | 19,185 |
| Rincon | Effingham | | Effingham Bank & Trust | 10-02-1987 | | 8,589 |
| Ringgold | Catoosa | | Northwest Georgia Bank | 4-08-1983 | 3 | 86,727 |
| Riverdale | Clayton | | Tara State Bank | 2-07-1983 | 1 | 77,614 |
| Roberta | Crawford | | United Bank of Crawford | 1-07-1901 | | 23,106 |
| Rochelle | Wilcox | | Rochelle State Bank | 7-08-1947 | | 7,446 |
| Rome | Floyd | | First Rome Bank | 11-25-1987 | | 16,640 |
| Rome | Floyd | | The Georgia State Bank of Rome | 4-02-1976 | 3 | 63,259 |
| Rome | Floyd | | Trust Company Bank of Northwest Georgia, N.A. | -1977 | | 210,678 |
| Rossville | Walker | | Rossville Bank | 7-01-1963 | 2 | 62,343 |
| Roswell | Fulton | | Monogram Credit Card Bank of Georgia | 2-22-1988 | | 18,814 |
| Roswell | Fulton | * | Sentry Bank and Trust Company | 2-10-1984 | | 57,086 |
| Roswell | Fulton | | The Northside Bank & Trust Company | 5-12-1987 | 2 | 95,059 |
| Royston | Franklin | | Tri-County Bank of Royston | 8-09-1941 | 1 | 61,160 |
| Rutledge | Morgan | | Bank of Morgan County | 9-24-1898 | 2 | 32,411 |
| Sandersville | Washington | | Citizens Bank of Washington County | 1-06-1965 | 1 | 34,351 |
| Sandersville | Washington | | The Geo. D. Warthen Bank | 3-18-1957 | 1 | 59,595 |
| Sandy Springs | Fulton | * | Metro Bank | 1-19-1984 | | 85,780 |
| Sardis | Burke | | Bank of Burke County | 4-27-1945 | 1 | 17,809 |
| Savannah | Chatham | | Ameribank, N.A. | 4-30-1985 | | 68,038 |
| Savannah | Chatham | | The Carver State Bank | 4-29-1947 | 1 | 17,470 |
| Savannah | Chatham | | The Citizens and Southern National Bank | -1887 | | 11,461,816 |
| Savannah | Chatham | | Trust Company of Georgia Bank of Savannah, N.A. | -1889 | | 293,669 |
| Senoia | Coweta | | Farmers and Merchants Bank of Senoia | 3-02-1874 | 2 | 18,052 |
| Smyrna | Cobb | * | Smyrna Bank & Trust Co. | 2-28-1985 | 1 | 49,621 |
| Social Circle | Walton | | Georgia Central Bank | 12-31-1923 | 1 | 32,448 |
| Soperton | Treutlen | | The Bank of Soperton | 7-16-1906 | | 27,977 |
| Sparta | Hancock | | Bank of Hancock County | 10-18-1904 | | 37,624 |

*Member of Federal Reserve System

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|
| Sparta | Hancock | United Security Bank | 2-09-1967 | | 8,210 |
| St.Simons Island | Glynn | Frederica Bank & Trust | 2-24-1988 | | 5,866 |
| Stapleton | Jefferson | Bank of Stapleton | 3-20-1916 | | 14,954 |
| Statesboro | Bulloch | First Bulloch Bank & Trust Company | 1-19-1934 | 3 | 128,122 |
| Statesboro | Bulloch | Sea Island Bank | 3-11-1901 | 2 | 112,802 |
| Stockbridge | Henry | The First State Bank | 9-21-1964 | 2 | 94,784 |
| Summerville | Chattooga | Farmers & Merchants Bank | 2-05-1926 | 3 | 89,630 |
| Summerville | Chattooga | First National Bank of Chattooga County | 5-22-1968 | | 24,139 |
| Swainsboro | Emanuel | Spivey State Bank | 8-27-1964 | 2 | 49,346 |
| Swainsboro | Emanuel | The Central Bank | 10-27-1920 | | 35,503 |
| Swainsboro | Emanuel | The Citizens Bank of Swainsboro | 11-10-1900 | 1 | 40,347 |
| Sylvania | Screven | Farmers and Merchants Bank | 2-18-1946 | 1 | 42,111 |
| Sylvester | Worth | Sylvester Banking Company | 7-05-1898 | 1 | 36,761 |
| Talbotton | Talbot | The Peoples Bank of Talbotton | 12-09-1890 | | 18,231 |
| Tallapoosa | Haralson | Commercial Bank | 12-09-1971 | 3 | 20,635 |
| Tennille | Washington | Bank South, Washington County | 4-04-1900 | 1 | 40,863 |
| Thomaston | Upson | Bank of Upson | 6-23-1951 | 1 | 72,423 |
| Thomaston | Upson | West Central Georgia Bank | 12-13-1973 | 1 | 36,920 |
| Thomasville | Thomas | Commercial Bank | 7-03-1916 | 2 | 146,649 |
| Thomasville | Thomas | First Merchants Bank | 6-24-1971 | 2 | 18,213 |
| Thomson | McDuffie | Bank of Thomson | 1-21-1985 | 3 | 101,477 |
| Tifton | Tift | First Community Bank of Tifton | 12-21-1936 | 2 | 71,372 |
| Tifton | Tift | The Citizens Bank of Tifton | 2-24-1948 | 1 | 56,889 |
| Tifton | Tift | Tifton Bank & Trust Company | 11-06-1987 | | 23,177 |
| Toccoa | Stephens | Liberty Bank & Trust | 3-15-1984 | | 12,001 |
| Toccoa | Stephens | The Bank of Toccoa | 8-10-1911 | 2 | 65,872 |
| Toccoa | Stephens | The Citizens Bank | 12-31-1986 | 2 | 70,569 |
| Trenton | Dade | Bank of Dade | 7-05-1955 | | 32,642 |
| Trenton | Dade | Citizens Bank and Trust, Inc. | 12-04-1987 | | 12,252 |
| Tucker | DeKalb | Mountain National Bank | 8-02-1988 | | 23,278 |
| Twin City | Emanuel | Durden Banking Company, Incorporated | 6-26-1935 | | 21,975 |
| Union City | Fulton | The Southside Bank & Trust Company | 7-14-1988 | | 25,223 |

*Member of Federal Reserve System

## LIST OF STATE AND NATIONAL BANKS

| CITY | COUNTY | NAME OF BANK | CHARTER DATE | NO. OF OFFICES | TOTAL ASSETS (THOU) |
|---|---|---|---|---|---|
| Union Point | Greene | The Farmers Bank | 9-06-1911 | 1 | 39,063 |
| Uvalda | Montgomery | Altamaha Bank and Trust Company | 5-02-1966 | 1 | 38,933 |
| Valdosta | Lowndes | First State Bank and Trust Company of Valdosta | 1-22-1906 | 3 | 113,760 |
| Valdosta | Lowndes | The Park Avenue Bank | 6-28-1971 | 3 | 49,302 |
| Vidalia | Toombs | Brice Banking Company, Inc. | 9-07-1965 | 1 | 28,623 |
| Vidalia | Toombs | Darby Bank and Trust Company | 6-22-1934 | | 35,046 |
| Vienna | Dooly | Bank of Dooly | 11-10-1975 | | 24,406 |
| Vienna | Dooly | Citizens Bank | 6-24-1931 | 3 | 51,080 |
| Villa Rica | Carroll | Bank of Villa Rica | 9-30-1986 | | 53,130 |
| Wadley | Jefferson | Bank of Wadley | 1-29-1902 | | 19,954 |
| Warner Robins | Houston | International City Bank | 11-16-1983 | 1 | 32,654 |
| Warrenton | Warren | Citizens Bank | 4-14-1902 | | 24,627 |
| Washington | Wilkes | Farmers and Merchants Bank | 8-10-1949 | 2 | 79,774 |
| Watkinsville | Oconee | Bank of Georgia | 10-19-1984 | | 17,245 |
| Watkinsville | Oconee | Oconee State Bank | 6-05-1959 | 2 | 76,661 |
| Waycross | Ware | Bank South, Waycross | 5-22-1956 | 6 | 150,680 |
| Waycross | Ware | Waycross Bank & Trust | 9-04-1987 | | 20,991 |
| Waynesboro | Bu[illegible]e | The First National Bank of Waynesboro | [illegible]-01-1905 | | 38,347 |
| West Point | Troup | First National Bank of West Point | 1-13-1906 | | 80,317 |
| Willacoochee | Atkinson | The Peoples Bank | 1-04-1952 | | 10,091 |
| Winder | Barrow | Barrow Bank & Trust Company | 7-20-1987 | | 18,997 |
| Winder | Barrow | The Peoples Bank | 10-29-1926 | 2 | 61,255 |
| Woodbury | Meriwether | The Woodbury Banking Company | 9-29-1902 | | 15,783 |
| Woodland | Talbot | Talbot State Bank | 11-18-1907 | | 16,089 |
| Woodstock | Cherokee | First Community Bank of Cherokee | 2-19-1987 | 1 | 38,538 |
| Wrens | Jefferson | First State Bank | 2-25-1964 | | 30,608 |
| Wrightsville | Johnson | Bank of Wrightsville | 12-17-1986 | | 33,038 |
| Zebulon | Pike | United Bank of Pike | 3-18-1905 | 1 | 45,339 |

*Member of Federal Reserve System

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1988
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1987
(Amounts in Millions)

| | December 31, 1988 378 Banks * | December 31, 1987 356 Banks * |
|---|---|---|
| ASSETS | | |
| Gross Loans | 36,890 | 33,128 |
| Reserve for Loan Losses | (517) | (489) |
| Unearned income | (213) | (249) |
| Net Loans | 36,160 | 32,390 |
| Lease Finance Receivables | 759 | 683 |
| Interest Bearing Depository Balances | 1,824 | 1,785 |
| Securities | 10,446 | 9,227 |
| Trade Account | 233 | 142 |
| Federal Funds Sold and Securities Purchased under Agreement to Resell | 2,166 | 2,631 |
| TOTAL EARNING ASSETS | 51,588 | 46,858 |
| Cash and Non-Interest Bearing Depository Balances | 4,841 | 4,230 |
| Bank Premises, Furniture and Fixtures | 1,072 | 987 |
| Other Real Estate Owned | 101 | 69 |
| Intangible Assets | 133 | 121 |
| All Other Assets | 1,353 | 1,375 |
| TOTAL ASSETS | 59,088 | 53,640 |
| LIABILITIES | | |
| Demand Deposits of IPC - Domestic | 9,678 | 9,665 |
| Time and Savings Deposits of IPC - Domestic | 32,192 | 27,995 |
| Deposits in Foreign Offices | 948 | 956 |
| Deposits of U.S. Government | 292 | 324 |
| Deposits of State, Counties, and Municipalities | 2,309 | 2,253 |
| Certified and Officers' Checks | 226 | 177 |
| All Other Deposits | | 2 |
| TOTAL DEPOSITS | 45,645 | 41,372 |
| Federal Funds Purchased and Securities Sold under Agreement to Repurchase | 6,457 | 6,133 |
| Other Liabilities for Borrowed Money | 761 | 306 |
| Mortgage Indebtedness | 43 | 42 |
| All Other Liabilities | 1,427 | 1,701 |
| TOTAL LIABILITIES | 54,333 | 49,553 |
| Subordinated Notes and Debentures | 304 | 251 |
| EQUITY CAPITAL | | |
| Preferred Stock | 16 | 16 |
| Common Stock | 495 | 438 |
| Surplus | 1,790 | 1,497 |
| Undivided Profits and Capital Reserves | 2,150 | 1,885 |
| TOTAL EQUITY CAPITAL | 4,451 | 3,836 |
| TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL | 59,088 | 53,640 |

* Includes one savings bank; does not include two trust companies.

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES
OF STATE AND NATIONAL BANKS IN GEORGIA
FOR CALENDAR YEARS ENDING DECMBER 31, 1988, AND DECEMBER 31, 1987
(Amounts in Millions)

| | December 31, 1988 378 Banks * | December 31, 1987 356 Banks * |
|---|---|---|
| INTEREST INCOME | | |
| Interest and Fees on Loans | 3,972 | 3,325 |
| Income from Lease Financing | 80 | 72 |
| Interest on Balances with Depository Institutions | 126 | 113 |
| Income on Federal Funds Sold and Securities Purchased under Agreement to Resell | 195 | 164 |
| Interest and Dividends from Securities | 828 | 725 |
| Trading Account Interest | 11 | 13 |
| TOTAL INTEREST INCOME | 5,212 | 4,411 |
| INTEREST EXPENSE | | |
| Interest on Deposits | 2,248 | 1,860 |
| Expense on Federal Funds Purchased and Securities Sold under Agreement to Repurchase | 485 | 376 |
| Interest on Other Borrowed Money | 38 | 25 |
| Interest on Mortgages and Leases | 4 | 4 |
| Interest on Subordinated Notes and Debentures | 31 | 28 |
| TOTAL INTEREST EXPENSE | 2,806 | 2,292 |
| NET INTEREST INCOME | 2,406 | 2,119 |
| TOTAL NONINTEREST INCOME | 729 | 659 |
| OVERHEAD EXPENSE | | |
| Salaries and Employee Benefits | 1,018 | 900 |
| Net Occupancy Expense of Bank Premises and Equipment Expenses | 332 | 296 |
| Other Noninterest Expenses | 763 | 637 |
| TOTAL OVERHEAD EXPENSES | 2,113 | 1,832 |
| PROVISION FOR LOAN LOSSES | 264 | 304 |
| SECURITIES GAINS AND LOSSES | 14 | 14 |
| NET OPERATING INCOME BEFORE TAXES | 772 | 656 |
| APPLICABLE INCOME TAXES | 149 | 113 |
| NET OPERATING INCOME AFTER TAXES | 623 | 543 |
| EXTRAORDINARY INCOME OR EXPENSES, NET | 3 | 2 |
| NET INCOME | 626 | 546 |

* Includes one savings bank; does not include two trust companies.

## LIST OF BRANCH BANKS

| NAME OF BANK | CHARTER COUNTY | BRANCH COUNTIES |
|---|---|---|
| First State Bank & Trust Company<br>Albany | Dougherty | Clay, Decatur,<br>Lee, Randolph |
| Security Bank and Trust<br>Company of Albany<br>Albany | Dougherty | Miller |
| Trust Company Bank of South Georgia,<br>National Association<br>Albany | Dougherty | Mitchell, Thomas,<br>Worth |
| First South Bank<br>Ashburn | Turner | Ben Hill |
| Citizens Bank of Americus<br>Americus | Sumter | Webster |
| Trust Company Bank of Northeast Georgia,<br>National Association<br>Athens | Clarke | Morgan |
| Bank South, National Association<br>Atlanta | Fulton | Barrow, Chatham<br>Clarke, Clayton,<br>Cobb, DeKalb,<br>Forsyth, Gwinnett,<br>Rockdale, Spalding |
| Citizens Trust Bank<br>Atlanta | Fulton | DeKalb |
| First American Bank, National<br>Association<br>Atlanta | Fulton | Clayton, Cobb<br>DeKalb, Gwinnett |
| The First National Bank of Atlanta<br>Atlanta | Fulton | Bartow, Bibb,<br>Chatham, Cherokee,<br>Clayton, Cobb, DeKalb,<br>Forsyth, Gordon,<br>Gwinnett, Hall, Macon,<br>Houston, Richmond,<br>Sumter, Walton, Whitfield |
| First Union National Bank<br>of Georgia<br>Atlanta | Fulton | Bibb, Burke,<br>Chatham, Chattahoochee,<br>Cobb, Columbia, Coweta,<br>DeKalb, Fayette, Floyd,<br>Gwinnett, Haralson,<br>Harris, Henry, Lowndes,<br>Muscogee, Pike,<br>Richmond, Screven,<br>Spalding, Toombs, Ware<br>Whitfield, Wilkes |

## LIST OF BRANCH BANKS

| NAME OF BANK | CHARTER COUNTY | BRANCH COUNTIES |
|---|---|---|
| Trust Company Bank<br>Atlanta | Fulton | Cayman Islands,<br>Cherokee, DeKalb |
| Trust Company Bank of Augusta,<br>National Association<br>Auguste | Richmond | McDuffie |
| American National Bank of Brunswick<br>Brunswick | Glynn | Appling, Wayne |
| The Coastal Bank of Georgia<br>Brunswick | Glynn | Camden |
| Trust Company Bank of Southeast Georgia,<br>National Association<br>Brunswick | Glynn | Ware, Wayne |
| Cairo Banking Company<br>Cairo | Grady | Thomas |
| Citizens Bank and Trust of West Georgia<br>Carrollton | Carroll | Haralson |
| Cohutta Banking Company<br>Chatsworth | Murray | Walker |
| Columbus Bank and Trust Company<br>Columbus | Muscogee | Chattahoochee,<br>Macon, Marion,<br>Meriwether |
| The Citizens and Southern Bank<br>of Conyers<br>Conyers | Rockdale | Clayton, Cobb |
| Fidelity National Bank<br>Decatur | DeKalb | Fulton |
| Southeastern Bank<br>Folkston | Charlton | Brantley, Camden,<br>Coffee, Jefferson Davis |
| First South Bank, National Association<br>Fort Valley | Peach | Coweta, Johnson<br>Jones, Macon, Newton |
| Citizens Community Bank<br>Hahira | Lowndes | Brooks |
| The Coastal Bank<br>Hinesville | Liberty | Chatham, Long |
| The First National Bank & Trust<br>of Louisville<br>Louisville | Jefferson | Burke |

## LIST OF BRANCH BANKS

| NAME OF BANK | CHARTER COUNTY | BRANCH COUNTIES |
|---|---|---|
| Bank South, Macon<br>Macon | Bibb | Monroe |
| Trust Company Bank of Middle Georgia, National Association<br>Macon | Bibb | Houston |
| Barnett Bank of Atlanta<br>Palmetto | Fulton | Cobb |
| Bank of Coweta<br>Newnan | Coweta | Meriwether |
| Trust Company Bank of Northwest Georgia, National Association<br>Rome | Floyd | Polk |
| The Citizens and Southern National Bank<br>Savannah | Chatham | Bartow, Ben Hill, Bibb, Butts, Carroll, Clarke, Clayton, Cobb, Colquitt, Coweta, Decatur, DeKalb, Dougherty, Douglas, Effingham, Fannin, Fayette, Floyd, Fulton, Gwinnett, Hart, Henry, Houston, Laurens, Lowndes, Polk, Richmond, Thomas, Tift, Troup, Upson, Whitfield |
| Bank South, Waycross<br>Waycross | Ware | Camden, Charlton |

## BANK OFFICES, BRANCHES, AND FACILITIES OPENED

| NAME OF BANK | LOCATION | NAME OF OFFICE | LOCATION | APPROVED | OPENED |
|---|---|---|---|---|---|
| First State Bank & Trust Company | Albany | North Slappey Office | Albany | 9-09-88 | 11-07-88 |
| First South Bank | Ashburn | The Fitzgerald Office | Fitzgerald | 6-23-88 | 7-21-88 |
| First American Bank and Trust Company | Athens | West Broad Kroger Office | Athens | 12-21-87 | 7-19-88 |
| The Buckhead Bank | Atlanta | Midtown Banking House Office | Atlanta | 8-01-88 | 11-17-88 |
| Trust Company Bank of Carroll County | Bowdon | Crossroads Center Office | Carrollton | 5-19-87 | 7-22-88 |
| Farmers & Merchants Bank | Brooklet | Winn Dixie Supermarket Bank Office | Statesboro | 6-29-88 | 8-29-88 |
| Columbus Bank and Trust Company | Columbus | Medical Park Office | Columbus | 7-05-88 | 8-15-88 |
| Columbus Bank and Trust Company | Columbus | CR&T Supermarket Bank Facility | Columbus | 4-20-88 | 4-28-88 |
| Community Bank & Trust - Jackson | Commerce | Ingles Supermarket Bank Facility | Commerce | 3-18-88 | 5-04-88 |
| Community Bank & Trust - Habersham | Cornelia | Clarkesville Station Ingles Facility | Clarkesville | 10-13-88 | 12-19-88 |
| Lanier Bank & Trust Company | Cumming | Canton Highway Office | Cumming | 7-21-88 | 10-14-88 |
| The Citizens Bank, Dallas, Georgia | Dallas | Citizens Square Office | Dallas | 7-27-87 | 12-28-88 |
| The Commercial Bank | Douglasville | Hospital Way Kroger Facility | Douglasville | 7-14-88 | 12-08-88 |
| The Commercial Bank | Douglasville | Bill Arp Winn-Dixie Facility | Douglasville | 7-14-88 | 9-01-88 |
| Bank South, Fitzgerald | Fitzgerald | East Pine Street Office | Fitzgerald | 4-08-87 | 7-18-88 |
| Southeastern Bank | Folkston | Nicholls Office | Nicholls | 7-28-88 | 8-01-88 |
| The Citizens Bank | Gainesville | Oakwood Office | Oakwood | 2-09-88 | 10-05-88 |
| Commercial Exchange Bank | Kennesaw | Wade Green Road Office | Kennesaw | 6-05-87 | 4-27-88 |
| Northeast Georgia Bank | Lavonia | Carnesville Office | Carnesville | 3-31-88 | 10-31-88 |
| The Bank of Gwinnett County | Lawrenceville | Killian Hill Office | Lilburn | 8-17-88 | 9-12-88 |
| Farmers State Bank | Lumpkin | Richland Banking Office | Richland | 10-17-88 | 11-10-88 |
| Community Bank & Trust Company | Mableton | Canton Road Office | Marietta | 10-27-88 | 12-19-88 |
| Community Bank & Trust Company | Mableton | Acworth Ingles Office | Acworth | 12-07-87 | 1-25-88 |
| Community Bank & Trust Company | Mableton | Bellemeade Ingles Office | Marietta | 11-24-87 | 3-09-88 |
| Bank South, Macon | Macon | North Park Kroger Office | Macon | 4-28-88 | 5-19-88 |
| Bank South, Macon | Macon | Parkway Village Kroger Office | Macon | 11-01-88 | 11-14-88 |
| Bank South, Macon | Macon | Baconsfield Kroger Office | Macon | 11-01-88 | 11-14-88 |
| The Chattahoochee Bank | Marietta | Vinings Banking House Office | Atlanta | 5-11-88 | 6-13-88 |
| First Columbia Bank | Martinez | Grovetown Office | Grovetown | 11-09-88 | 11-16-88 |
| Barnett Bank of Atlanta | Palmetto | Acworth Office | Acworth | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | East Marietta Office | Marietta | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | Powers Ferry Office | Marietta | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | Smyrna Office | Smyrna | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | Sprayberry Crossing Office | Marietta | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | West Cobb Office | Marietta | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | Windy Hill Office | Marietta | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | Merchants Walk Office | Marietta | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | Medical Center Office | Marietta | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | Marietta Square Branch | Marietta | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | Shallowford Corners Office | Roswell | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | Mableton Office | Mableton | 9-01-88 | 10-21-88 |
| Barnett Bank of Atlanta | Palmetto | Galleria Office | Atlanta | 9-01-88 | 10-21-88 |

## BANK OFFICES, BRANCHES, AND FACILITIES OPENED

| NAME OF BANK | LOCATION | NAME OF OFFICE | LOCATION | APPROVED | OPENED |
|---|---|---|---|---|---|
| The Georgia State Bank of Rome | Rome | North Fifth Avenue Office | Rome | 4-25-88 | 9-02-88 |
| The Northside Bank & Trust Company | Roswell | Bruno's Supermarket Bank Facility | Alpharetta | 5-25-88 | 5-25-88 |
| The Northside Bank & Trust Company | Roswell | Winn Dixie Marketplace Facility | Roswell | 10-11-88 | 11-14-88 |
| Bank of Morgan County | Rutledge | Madison Office | Madison | 2-24-88 | 5-02-88 |
| Smyrna Bank & Trust Co. | Smyrna | Austell Road Office | Austell | 10-19-87 | 1-04-88 |
| Spivey State Bank | Swainsboro | Meadowlake Parkway Facility | Swainsboro | 5-30-86 | 4-04-88 |
| Commercial Bank | Tallapoosa | Bowdon Street Facility | Tallapoosa | 7-15-88 | 11-02-88 |
| Citizens Bank | Vienna | Unadilla Office | Unadilla | 9-08-88 | 9-30-88 |
| Bank South, Waycross | Waycross | Kingsland Supermarket Bank Office | Kingsland | 9-19-88 | 12-15-88 |
| First Community Bank of Cherokee | Woodstock | Ingles-Riverplace Facility | Canton | 6-23-88 | 6-27-88 |

## BANK OFFICES, BRANCHES, AND FACILITIES APPROVED BUT UNOPENED

| NAME OF BANK | LOCATION | NAME OF OFFICE | LOCATION | APPROVED |
|---|---|---|---|---|
| The First Port City Bank | Bainbridge | 1st Port City Bk S'Market Office | Bainbridge | 9-12-88 |
| Bank of Canton | Canton | Woodstock Office | Woodstock | 5-31-88 |
| Bank of Canton | Canton | Free Home Office | Canton | 9-06-88 |
| Etowah Bank | Canton | Holly Springs Office | Holly Springs | 11-16-88 |
| Douglas County Bank | Douglasville | Douglas Boulevard Office | Douglasville | 10-27-88 |
| The Commercial Bank | Douglasville | Ingles-Fairburn Road Office | Douglasville | 11-22-88 |
| The Bank of Ellijay | Ellijay | Mountain Parkway Office | Ellijay | 11-03-88 |
| Citizens Union Bank | Greensboro | Lake Oconee Office | Greensboro | 9-23-87 |
| Commercial Banking Company | Hahira | Valdosta Office | Valdosta | 8-02-88 |
| Bank of Hazlehurst | Hazlehurst | Douglas Highway Office | Hazlehurst | 12-19-88 |
| The Brand Banking Company | Lawrenceville | Hurricane Shoals Office | Lawrenceville | 8-01-88 |
| Pitts Banking Company | Pitts | Rochelle Office | Rochelle | 7-22-88 |
| Metro Bank | Sandy Springs | Buckhead Office | Atlanta | 12-29-88 |
| West Central Georgia Bank | Thomaston | North Thomaston Office | Thomaston | 11-30-88 |
| Talbot State Bank | Woodland | Talbotton Office | Talbotton | 2-11-88 |

## BANK OFFICES, BRANCHES, AND FACILITIES CLOSED

| NAME OF BANK | LOCATION | NAME OF OFFICE | LOCATION | CLOSED |
|---|---|---|---|---|
| Trust Company Bank | Atlanta | West End Office | Atlanta | 11-18-88 |
| Trust Company Bank | Atlanta | Gateway Fulton Industrial Office | Atlanta | 11-18-88 |
| Trust Company Bank | Atlanta | Piedmont Center East | Atlanta | 11-18-88 |
| Barnett Bank of Atlanta | Palmetto | Godby Road Office | College Park | 6-01-88 |
| The Bank of Perry | Perry | Plaza Office | Perry | 3-31-88 |
| Commercial Bank | Tallapoosa | Smith's Super Market Facility | Tallapoosa | 10-25-88 |
| Bank of Villa Rica | Villa Rica | Downtown Bank Office | Villa Rica | 12-09-88 |

## FINANCIAL HOLDING COMPANIES APPROVED

| NAME OF HOLDING COMPANY | LOCATION | APPROVED |
|---|---|---|
| First Colony Bancshares, Inc | Alpharetta | 6-06-88 |
| B.H.C., Inc. | Arlington | 11-01-88 |
| National Bank of Georgia Corporation | Atlanta | 12-29-88 |
| Chattahoochee Bancorp, Inc. | Atlanta | 12-12-88 |
| Bank South Pensacola, Inc. | Atlanta | 8-29-88 |
| Commercial Bancorp of Georgia, Inc. | Atlanta | 5-25-88 |
| Union Bancshares, Inc. | Blairsville | 2-04-88 |
| First Georgia Holding, Inc. | Brunswick | 4-28-88 |
| Main Street Banks Incorporated | Covington | 11-07-88 |
| DFSoutheastern, Inc. | Decatur | 8-25-88 |
| Empire Bank Corp. | Homerville | 11-22-88 |
| Commex Financial Corporation | Kennesaw | 11-14-88 |
| Community Financial Corporation | Mableton | 5-09-88 |
| American Bankshares, Inc. | Marietta | 12-22-88 |
| First Community Bancshares, Inc. | Rome | 3-17-88 |
| Soperton Bancshares, Inc. | Soperton | 8-26-88 |
| Sea Island Bancshares, Inc. | Statesboro | 4-22-88 |
| Guaranty Financial Services, Inc. | Warner Robins | 1-20-88 |
| TSB Bancorp | Woodland | 5-02-88 |
| First Cherokee Bancshares, Inc. | Woodstock | 12-20-88 |

## FINANCIAL HOLDING COMPANIES DEREGISTERED

| NAME HOLDING COMPANY | LOCATION | DEREGISTERED |
|---|---|---|
| North Georgia Bancshares, Inc. | Canton | 3-15-88 |
| The Chattahoochee Financial Corporation | Marietta | 12-30-88 |
| Prudential Capital and Investment Services, Inc. | Newark, NJ | 7-14-88 |
| Nicholls State Bancshares, Inc. | Nicholls | 8-01-88 |
| First Fulton Bancshares, Inc. | Palmetto | 10-21-88 |
| Soperton Naval Stores, Inc. | Soperton | 10-21-88 |

## APPLICATIONS APPROVED FOR FINANCIAL HOLDING COMPANY SUBSIDIARIES TO MERGE ACROSS COUNTY LINES

| NAME OF HOLDING COMPANY | LOCATION | EFFECTIVE |
|---|---|---|
| SOUTHEASTERN BANKING CORPORATION | Folkston | |
| Nicholls State Bank | Nicholls | |
| w/into | | |
| Southeastern Bank | Folkston | 8-01-1988 |
| BARNETT BANKS, INC. | Jacksonville, FL | |
| Barnett Banks, National Association | Marietta | |
| w/into | | |
| First Fulton Bank and Trust | Palmetto | 10-21-1988 |
| BANK CORPORATION OF GEORGIA | Macon | |
| Covington Branch Georgia Federal Bank | Covington | |
| Gray Branch Georgia Federal Bank | Gray | |
| Newnan Branch Georgia Federal Bank | Newnan | |
| w/into | | |
| First South Bank, National Association | Ft. Valley | 8-19-1988 |
| Fitzgerald Branch Fulton Federal Savings and Loan Association | Fitzgerald | |
| w/into | | |
| First South Bank | Ashburn | 7-11-1988 |
| FIRST WACHOVIA CORPORATION | Winston Salem,NC/Atlanta | |
| North Georgia Bank | Canton | |
| w/into | | |
| The First National Bank of Atlanta | Atlanta | 3-31-1988 |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br><br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| ADAIRSVILLE BANCSHARES, INC. | ADAIRSVILLE | 11-02-87 | 10350 | |
| *Bank of Adairsville | Adairsville | | | |
| MONTGOMERY COUNTY BANKSHARES, INC. | AILEY | 1-27-87 | 10096 | |
| *Montgomery County Bank | Ailey | | | |
| FIRST STATE CORPORATION | ALBANY | 2-04-81 | 04254 | |
| *First State Bank & Trust Company | Albany | | | |
| First State Bank and Trust Company in Cordele | Cordele | | | |
| FIRST BANK SHARES OF THE SOUTH EAST, INC. | ALMA | 6-11-85 | 08791 | |
| *The First National Bank of Alma | Alma | | | |
| SOUTH BANKING COMPANY | ALMA | 11-20-80 | 04049 | |
| *Alma Exchange Bank & Trust | Alma | | | |
| Citizens State Bank | Kingsland | | | |
| GEORGIA PEOPLES BANKSHARES, INC. | BAXLEY | 6-14-82 | 05822 | 04049 |
| *Peoples State Bank & Trust | Baxley | | | |
| FIRST COLONY BANCSHARES, INC. | ALPHARETTA | 6-06-88 | 10670 | |
| *First Colony Bank | Alpharetta | | | |
| CREDIT AND COMMERCE AMERICAN INVESTMENT, B.V. | AMSTERDAM,N'LAND | 6-01-87 | 04145 | 04140 |
| FIRST AMERICAN CORPORATION | WASHINGTON, DC | 6-01-87 | 99026 | 04140 |
| FIRST AMERICAN BANKSHARES, INC. | WASHINGTON, DC | 6-01-87 | 99027 | 04140 |
| GEORGIA BANKSHARES, INC. | ATLANTA | 7-05-83 | 06943 | 04140 |
| *First American Bank of Georgia, N. A. | Atlanta | | | |
| NATIONAL BANK OF GEORGIA CORPORATION | ATLANTA | 12-29-88 | 99044 | 04140 |
| B.H.C., INC. | ARLINGTON | 11-01-88 | 10857 | |
| *Bostwick Banking Company | Arlington | | | |
| FIRST AMERICAN BANCORP | ATHENS | 4-02-86 | 09271 | |
| *First American Bank and Trust Company | Athens | | | |
| AMERICAN LIGHTING & SUPPLY CO. | ATLANTA | 6-16-87 | 99005 | 99004 |
| CPI HOLDINGS, INC. | ATLANTA | 6-16-87 | 99006 | 99004 |
| *United Federal Savings and Loan Association | Smyrna | | | |
| BANK SOUTH CORPORATION | ATLANTA | 7-01-76 | 00728 | |
| *Bank South, National Association | Atlanta | | | |
| BANK SOUTH PENSACOLA, INC., ATLANTA | ATLANTA | 8-29-88 | 99038 | 00728 |
| BANK SOUTH MACON, INC. | MACON | 9-28-78 | 08182 | 00728 |
| Bank South, Fitzgerald | Fitzgerald | | | |
| *Bank South, Macon | Macon | | | |
| Bank South, Jasper County, N.A. | Monticello | | | |
| Bank South, Houston County, N.A. | Perry | | | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br><br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| Bank South, Washington County | Tennille | | | |
| BANK SOUTH WAYCROSS, INC. | WAYCROSS | 10-[illegible]-81 | 04705 | 00728 |
| Bank South, Douglas | Douglas | | | |
| Bank South, Mount Vernon | Mount Vernon | | | |
| *Bank South, Waycross | Waycross | | | |
| BANK SOUTH PENSACOLA, INC., ATLANTA | ATLANTA | 8-29-88 | 99038 | 00728 |
| BMR FINANCIAL GROUP, INC. | ATLANTA | 11-07-86 | 09570 | |
| Citizens Bank of Americus | Americus | | | |
| *The Citizens Bank of Swainsboro | Swainsboro | | | |
| Brice Banking Company, Inc. | Vidalia | | | |
| CHATHAM HOLDINGS, INC. | ATLANTA | 6-16-87 | 99004 | |
| AMERICAN LIGHTING & SUPPLY CO. | ATLANTA | 6-16-87 | 99005 | 99004 |
| CPI HOLDINGS, INC. | ATLANTA | 6-16-87 | 99006 | 99004 |
| *United Federal Savings and Loan Association | Smyrna | | | |
| CITIZENS AND SOUTHERN CORPORATION | ATLANTA | 7-01-76 | 00006 | |
| CITIZENS AND SOUTHERN GEORGIA CORPORATION | ATLANTA | 4-29-86 | 09382 | 00006 |
| The Citizens and Southern Bank of Conyers | Conyers | | | |
| *The Citizens and Southern National Bank | Savannah | | | |
| CITIZENS AND SOUTHERN TRUST COMPANY, INC. | ATLANTA | 7-11-86 | 99018 | 00006 |
| Citizens and Southern Trust Company (Georgia) N.A. | Atlanta | | | |
| CITIZENS AND SOUTHERN SOUTH CAROLINA CORPORATION | COLUMBIA, SC | 1-28-86 | 99019 | 00006 |
| CITIZENS AND SOUTHERN FLORIDA CORPORATION | FT.LAUDERDALE,FL | 6-21-85 | 08846 | 00006 |
| SOUTHERN BANK CORP., INC. | TALLAHASSEE, FL | 9-23-87 | 99043 | 00006 |
| CITIZENS AND SOUTHERN GEORGIA CORPORATION | ATLANTA | 4-29-86 | 09382 | 00006 |
| The Citizens and Southern Bank of Conyers | Conyers | | | |
| *The Citizens and Southern National Bank | Savannah | | | |
| CITIZENS AND SOUTHERN TRUST COMPANY, INC. | ATLANTA | 7-11-86 | 99018 | 00006 |
| Citizens and Southern Trust Company (Georgia) N.A. | Atlanta | | | |
| CITIZENS BANCSHARES CORP. | ATLANTA | 7-01-76 | 00566 | |
| *Citizens Trust Bank | Atlanta | | | |
| COMMERCIAL BANCORP OF GEORGIA, INC. | ATLANTA | 5-25-88 | 10751 | |
| *Commercial Bank of Georgia | Atlanta | | | |
| COMMUNITY FINANCIAL SERVICES, INC. | ATLANTA | 11-18-85 | 09160 | |
| *Georgia Bankers Bank | Atlanta | | | |
| CPI HOLDINGS, INC. | ATLANTA | 6-16-87 | 99006 | 99004 |
| *United Federal Savings and Loan Association | Smyrna | | | |
| EMBRY BANKSHARES, INC. | ATLANTA | 11-12-87 | 00485 | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| *Embry National Bank | Atlanta | | | |
| FIRST ATLANTA CORPORATION | ATLANTA | | | |
| *The First National Bank of Atlanta | Atlanta | 7-01-76 | 00709 | 99020 |
| FIRST LIBERTY FINANCIAL CORPORATION | ATLANTA | | | |
| *Liberty Federal Savings and Loan Association | Macon | 7-16-85 | 99010 | |
| Valdosta Federal Savings and Loan Association | Valdosta | | | |
| FIRST UNION CORPORATION OF GEORGIA | ATLANTA | | | |
| *First Union National Bank of Georgia | Atlanta | 7-01-76 | 00714 | 00609 |
| FIRST WACHOVIA CORPORATION | ATLANTA | 10-28-85 | 99020 | |
| FIRST ATLANTA CORPORATION | ATLANTA | 7-01-76 | 00709 | 99020 |
| *The First National Bank of Atlanta | Atlanta | | | |
| THE WACHOVIA CORPORATION | WINSTON-SALEM,NC | | 00615 | 99020 |
| FUQUA INDUSTRIES, INC. | ATLANTA | | | |
| *Georgia Federal Bank, FSB | Atlanta | 4-09-86 | 99011 | |
| GEORGIA BANKSHARES, INC. | ATLANTA | | | |
| *First American Bank of Georgia, N. A. | Atlanta | 7-05-83 | 06943 | 04140 |
| NATIONAL BANK OF GEORGIA CORPORATION | ATLANTA | 12-29-88 | 99044 | 04140 |
| HABERSHAM FINANCIAL CORPORATION | ATLANTA | | | |
| *Habersham Federal Savings Bank | Cornelia | 6-13-84 | 99013 | |
| NATIONAL BANK OF GEORGIA CORPORATION | ATLANTA | 12-29-88 | 99044 | 04140 |
| NORO FINANCIAL CORPORATION | ATLANTA | 12-22-86 | 99014 | |
| NORO-HOME FEDERAL HOLDING COMPANY, N.V. | ATLANTA | 12-22-86 | 99015 | 99014 |
| NORO-THRIFT HOLDING COMPANY | ATLANTA | 12-22-86 | 99016 | 99014 |
| *Home Federal Savings & Loan Association | Atlanta | | | |
| NORO-HOME FEDERAL HOLDING COMPANY, N.V. | ATLANTA | 12-22-86 | 99015 | 99014 |
| NORO-THRIFT HOLDING COMPANY | ATLANTA | 12-22-86 | 99016 | 99014 |
| *Home Federal Savings & Loan Association | Atlanta | | | |
| NORO-THRIFT HOLDING COMPANY | ATLANTA | 12-22-86 | 99016 | 99014 |
| *Home Federal Savings & Loan Association | Atlanta | | | |
| SOUTHERN NATIONAL BANKSHARES, INC. | ATLANTA | 2-21-84 | 07612 | 00610 |
| *NCNB National Bank | Atlanta | | | |
| SUMMIT BANK CORPORATION | ATLANTA | 9-11-87 | 00426 | |
| *The Summit National Bank | Atlanta | | | |
| SUNTRUST BANKS, INC. | ATLANTA | 1-11-85 | 08514 | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| TRUST COMPANY OF GEORGIA | ATLANTA | 7-01-76 | 08515 | 08514 |
| Trust Company Bank of South Georgia, N.A. | Albany | | | |
| Trust Company Bank of Northeast Georgia, N.A. | Athens | | | |
| *Trust Company Bank | Atlanta | | | |
| Trust Company Bank of Cobb County, N.A. | Atlanta | | | |
| Trust Company Bank of Augusta, N.A. | Augusta | | | |
| Trust Company Bank of Carroll County | Bowdon | | | |
| Trust Company Bank of Southeast Georgia, N.A. | Brunswick | | | |
| Trust Company Bank of Columbus, N.A. | Columbus | | | |
| Trust Company Bank of Rockdale | Conyers | | | |
| Trust Company Bank of Coffee County | Douglas | | | |
| Trust Company Bank of Douglas County | Douglasville | | | |
| Trust Company Bank of Clayton County | Jonesboro | | | |
| Trust Company Bank of Gwinnett County | Lawrenceville | | | |
| Trust Company Bank of Troup County | LaGrange | | | |
| Trust Company Bank of Middle Georgia, N.A. | Macon | | | |
| Trust Company Bank of Henry County, N.A. | McDonough | | | |
| Trust Company Bank of Northwest Georgia, N.A. | Rome | | | |
| Trust Company of Georgia Bank of Savannah, N.A. | Savannah | | | |
| THIRD NATIONAL CORPORATION | NASHVILLE, TN | 3-24-87 | 99034 | 08514 |
| SUN BANKS, INC. | ORLANDO, FL | | 00078 | 08514 |
| TRUST COMPANY OF GEORGIA | ATLANTA | 7-01-76 | 08515 | 08514 |
| Trust Company Bank of South Georgia, N.A. | Albany | | | |
| Trust Company Bank of Northeast Georgia, N.A. | Athens | | | |
| *Trust Company Bank | Atlanta | | | |
| Trust Company Bank of Cobb County, N.A. | Atlanta | | | |
| Trust Company Bank of Augusta, N.A. | Augusta | | | |
| Trust Company Bank of Carroll County | Bowdon | | | |
| Trust Company Bank of Southeast Georgia, N.A. | Brunswick | | | |
| Trust Company Bank of Columbus, N.A. | Columbus | | | |
| Trust Company Bank of Rockdale | Conyers | | | |
| Trust Company Bank of Coffee County | Douglas | | | |
| Trust Company Bank of Douglas County | Douglasville | | | |
| Trust Company Bank of Clayton County | Jonesboro | | | |
| Trust Company Bank of Gwinnett County | Lawrenceville | | | |
| Trust Company Bank of Troup County | LaGrange | | | |
| Trust Company Bank of Middle Georgia, N.A. | Macon | | | |
| Trust Company Bank of Henry County, N.A. | McDonough | | | |
| Trust Company Bank of Northwest Georgia, N.A. | Rome | | | |
| Trust Company of Georgia Bank of Savannah, N.A. | Savannah | | | |
| BANKERS FIRST CORPORATION | AUGUSTA | 4-17-84 | 99001 | |
| Athens Federal Savings Bank | Athens | | | |
| *Banker's First Federal Savings & Loan Association | Augusta | | | |
| Southeast Federal Savings Bank | Rossville | | | |
| PORT CITY HOLDING COMPANY, INC. | BAINBRIDGE | 8-11-81 | 04690 | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br><br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| *The First Port City Bank | Bainbridge | | | |
| FIRST CITIZENS BANCORP OF CHEROKEE COUNTY, INC.<br>*Citizens Bank | BALL GROUND<br>Ball Ground | 3-18-83 | 06670 | |
| UNITED BANK CORPORATION<br>*United Bank<br>United Bank of Crawford<br>United Bank of Pike | BARNESVILLE<br>Barnesville<br>Roberta<br>Zebulon | 11-25-81 | 04822 | |
| GEORGIA PEOPLES BANKSHARES, INC.<br>*Peoples State Bank & Trust | BAXLEY<br>Baxley | 6-14-82 | 05822 | 04049 |
| FIRST UNION BANCORP<br>*First National Bank of Union County | BLAIRSVILLE<br>Blairsville | 4-25-85 | 08685 | |
| UNION BANCSHARES, INC.<br>*Union County Bank | BLAIRSVILLE<br>Blairsville | 2-04-88 | 10644 | |
| FIRST STATE BANCSHARES OF BLAKELY, INC.<br>*First State Bank of Blakely | BLAKELY<br>Blakely | 6-13-86 | 09480 | |
| ANB BANKSHARES, INC.<br>*American National Bank of Brunswick<br>American Bank of Southeast Georgia | BRUNSWICK<br>Brunswick<br>Kingsland | 9-19-84 | 08096 | 00003 |
| FIRST GEORGIA HOLDING, INC.<br>*First Georgia Savings Bank,F.S.B. | BRUNSWICK<br>Brunswick | 4-28-88 | 99009 | |
| FIRST HARALSON CORPORATION<br>*The First National Bank of Haralson County | BUCHANAN<br>Buchanan | 3-06-84 | 07654 | |
| SOUTHLAND BANK CORP.<br>*The Citizens State Bank<br>Coffee County Bank | BUTLER<br>Butler<br>Douglas | 2-13-84 | 07618 | |
| FARMERS BANCSHARES, INC.<br>*Farmers State Bank<br>The Security State Bank | CADWELL<br>Cadwell<br>McRae | 7-24-79 | 03260 | |
| CAIRO BANCHSHARES, INC.<br>*Cairo Banking Company | CAIRO<br>Cairo | 4-16-82 | 05560 | |
| GRADY HOLDING COMPANY<br>*First National Bank of Grady County | CAIRO<br>Cairo | 6-30-78 | 02905 | |
| P & C BANK SHARES, INC.<br>*Planters & Citizens Bank | CAMILLA<br>Camilla | 12-30-80 | 04014 | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br><br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| B C BANKSHARES, INC.<br>*Bank of Canton | CANTON<br>Canton | 9-05-84 | 08141 | |
| UNITED SECURITY BANCSHARES, INC.<br>*United Security Bank | CANTON<br>Sparta | 2-21-84 | 07604 | |
| FIRST BANKS, INC.<br>First Bank and Trust<br>*The Bank of Toccoa | CARNESVILLE<br>Carnesville<br>Toccoa | 4-13-81 | 04290 | |
| WGNB CORP.<br>*West Georgia National Bank of Carrollton | CARROLLTON<br>Carrolton | 8-12-85 | 08893 | |
| BARTOW BANCSHARES, INC.<br>*Bartow County Bank | CARTERSVILLE<br>Cartersville | 4-28-83 | 06574 | |
| PEOPLES BARTOW CORPORATION<br>*Peoples Bank of Bartow County | CARTERSVILLE<br>Cartersville | 2-13-84 | 07393 | |
| FIRST POLK BANKSHARES, INC.<br>*The First National Bank of Polk County | CEDARTOWN<br>Cedartown | 5-20-86 | 08890 | |
| FIRST UNION CORPORATION<br>FIRST UNION CORPORATION OF GEORGIA<br>*First Union National Bank of Georgia | CHARLOTTE, NC<br>ATLANTA<br>Atlanta | 3-17-86<br>7-01-76 | 00609<br>00714 | 00609 |
| NCNB CORPORATION<br>SOUTHERN NATIONAL BANKSHARES, INC.<br>*NCNB National Bank | CHARLOTTE, NC<br>ATLANTA<br>Atlanta | 12-12-85<br>2-21-84 | 00610<br>07612 | 00610 |
| COHUTTA BANCSHARES, INC.<br>*Cohutta Banking Company | CHATSWORTH<br>Chatsworth | 11-30-82 | 06446 | 09582 |
| FIRST CHATSWORTH BANCSHARES, INC.<br>*The First National Bank of Chatsworth | CHATSWORTH<br>Chatsworth | 3-03-83 | 06382 | |
| LIBERTY BANCORP OF GEORGIA, INC.<br>*Rabun County Bank<br>The Gordon Bank | CLAYTON<br>Clayton<br>Gordon | 5-12-83 | 06842 | |
| WHITE COUNTY BANCSHARES, INC.<br>*White County Bank | CLEVELAND<br>Cleveland | 9-19-84 | 08081 | |
| CITIZENS AND SOUTHERN SOUTH CAROLINA CORPORATION | COLUMBIA, SC | 1-28-86 | 99019 | 00006 |
| CB&T BANCSHARES, INC.<br>Security Bank and Trust Company of Albany | COLUMBUS<br>Albany | 7-01-76 | 00283 | 09582 |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| Sumter Bank and Trust Company | Americus | | | |
| The Coastal Bank of Georgia | Brunswick | | | |
| Citizens Bank and Trust of West Georgia | Carrollton | | | |
| *Columbus Bank and Trust Company | Columbus | | | |
| Bank of Hazlehurst | Hazlehurst | | | |
| Commercial Bank & Trust Company of Troup County | LaGrange | | | |
| Bank of Coweta | Newnan | | | |
| Commercial Bank | Thomasville | | | |
| First Community Bank of Tifton | Tifton | | | |
| First State Bank and Trust Company of Valdosta | Valdosta | | | |
| COHUTTA BANCSHARES, INC. | CHATSWORTH | 11-30-82 | 06446 | 09582 |
| *Cohutta Banking Company | Chatsworth | | | |
| FORT RUCKER BANCSHARES, INC. | FORT RUCKER, AL | 10-04-88 | 99039 | 09582 |
| SOUTHWEST GEORGIA FINANCIAL CORPORATION | MOULTRIE | 11-18-80 | 04015 | 09582 |
| *Moultrie National Bank | Moultrie | | | |
| NORTHWEST FLORIDA BANKING CORPORATION | QUINCY, FL | 3-18-88 | 99030 | 09582 |
| TB&C BANCSHARES, INC. | COLUMBUS | 8-25-86 | 09582 | |
| CB&T BANCSHARES, INC. | COLUMBUS | 7-01-76 | 00283 | 09582 |
| Security Bank and Trust Company of Albany | Albany | | | |
| Sumter Bank and Trust Company | Americus | | | |
| The Coastal Bank of Georgia | Brunswick | | | |
| Citizens Bank and Trust of West Georgia | Carrollton | | | |
| *Columbus Bank and Trust Company | Columbus | | | |
| Bank of Hazlehurst | Hazlehurst | | | |
| Commercial Bank & Trust Company of Troup County | LaGrange | | | |
| Bank of Coweta | Newnan | | | |
| Commercial Bank | Thomasville | | | |
| First Community Bank of Tifton | Tifton | | | |
| First State Bank and Trust Company of Valdosta | Valdosta | | | |
| COHUTTA BANCSHARES, INC. | CHATSWORTH | 11-30-82 | 06446 | 09582 |
| *Cohutta Banking Company | Chatsworth | | | |
| FORT RUCKER BANCSHARES, INC. | FORT RUCKER, AL | 10-04-88 | 99039 | 09582 |
| SOUTHWEST GEORGIA FINANCIAL CORPORATION | MOULTRIE | 11-18-80 | 04015 | 09582 |
| *Moultrie National Bank | Moultrie | | | |
| NORTHWEST FLORIDA BANKING CORPORATION | QUINCY, FL | 3-18-88 | 99030 | 09582 |
| FIRST COMMERCE BANCORP, INC. | COMMERCE | 10-27-81 | 04842 | |
| *The First National Bank of Commerce | Commerce | | | |
| MID STATE BANKS,INC. | CORDELE | 3-05-80 | 03506 | |
| Cordele Banking Company | Cordele | | | |
| *The Morris State Bank | Dublin | | | |
| Planters Bank | Hawkinsville | | | |
| Pineview State Bank | Pineview | | | |
| COMMUNITY BANKSHARES, INC. | CORNELIA | 3-12-81 | 04255 | |
| Community Bank & Trust - Jackson | Commerce | | | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br><br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| *Community Bank & Trust - Habersham | Cornelia | | | |
| HABERSHAM BANCORP | CORNELIA | 12-05-84 | 08191 | |
| *Habersham Bank | Clarkesville | | | |
| FNB NEWTON BANKSHARES, INC. | COVINGTON | 11-30-84 | 08370 | |
| *First National Bank of Newton County | Covington | | | |
| MAIN STREET BANKS INCORPORATED | COVINGTON | 11-07-88 | 00000 | |
| *The Bank of Covington | Covington | | | |
| CREDIT AND COMMERCE AMERICAN HOLDINGS, N.V. | CURACAO, N'LANDS | 6-01-87 | 04140 | |
| CREDIT AND COMMERCE AMERICAN INVESTMENT, B.V. | AMSTERDAM,N'LAND | 6-01-87 | 04145 | 04140 |
| FIRST AMERICAN CORPORATION | WASHINGTON, DC | 6-01-87 | 99026 | 04140 |
| FIRST AMERICAN BANKSHARES, INC. | WASHINGTON, DC | 6-01-87 | 99027 | 04140 |
| GEORGIA BANKSHARES, INC. | ATLANTA | 7-05-83 | 06943 | 04140 |
| *First American Bank of Georgia, N. A. | Atlanta | | | |
| NATIONAL BANK OF GEORGIA CORPORATION | ATLANTA | 12-29-88 | 99044 | 04140 |
| DAHLONEGA BANCORP, INC. | DAHLONEGA | 4-20-82 | 05528 | |
| *Bank of Dahlonega | Dahlonega | | | |
| The Bank of Ellijay | Ellijay | | | |
| FIRST NATIONAL BANCSHARES OF PAULDING COUNTY, INC. | DALLAS | 6-19-85 | 08780 | |
| *The First National Bank of Paulding County | Dallas | | | |
| NORTHWEST GEORGIA FINANCIAL CORPORATION | DALLAS | 3-05-82 | 04976 | |
| *The Citizens Bank, Dallas, Georgia | Dallas | | | |
| The Citizens Bank of Newton County | Mansfield | | | |
| HARDWICK HOLDING COMPANY | DALTON | 9-23-80 | 03984 | |
| The Calhoun First National Bank | Calhoun | | | |
| *Hardwick Bank & Trust Company | Dalton | | | |
| SOUTHEASTERN BANKING CORPORATION | DARIEN | 4-14-81 | 04295 | |
| The Darien Bank | Darien | | | |
| *Southeastern Bank | Folkston | | | |
| DAWSON BANCSHARES, INC. | DAWSON | 9-19-83 | 07076 | |
| *Bank of Dawson | Dawson | | | |
| DAWSON COUNTY BANCSHARES, INC. | DAWSONVILLE | 12-03-84 | 08455 | |
| *Dawson County Bank | Dawsonville | | | |
| DFSOUTHEASTERN, INC. | DECATUR | 8-25-88 | 99007 | |
| *Decatur Federal Savings and Loan Association | Decatur | | | |
| FIDELITY SOUTHERN CORPORATION | DECATUR | 12-18-79 | 03494 | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
*(* = Lead Bank)

RU'4 DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br><br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| *Fidelity National Bank | Decatur | | | |
| M & F FINANCIAL CORPORATION<br>*Merchants and Farmers Bank | DONALSONVILLE<br>Donalsonville | 2-01-85 | 08547 | |
| METRO BANCORP, INC.<br>*The Commercial Bank | DOUGLASVILLE<br>Douglasville | 12-10-84 | 08148 | |
| THORNTON HOLDING COMPANY, INC.<br>*Douglas County Bank | DOUGLASVILLE<br>Douglasville | 12-17-81 | 04896 | |
| INVESTORS TRUST FINANCIAL CORPORATION<br>*Investors Bank & Trust | DULUTH<br>Duluth | 1-09-84 | 09446 | |
| CITIZENS CORPORATION<br>*Citizens Bank & Trust Company | EASTMAN<br>Eastman | 1-15-85 | 08140 | |
| PEOPLES BANKSHARES, INCORPORATED<br>*The Peoples Bank | EATONTON<br>Eatonton | 2-17-84 | 07346 | |
| PUTNAM-GREENE FINANCIAL CORPORATION<br>*Farmers & Merchants Bank<br>The Pembroke State Bank<br>The Farmers Bank | EATONTON<br>Eatonton<br>Pembroke<br>Union Point | 4-03-87 | 10097 | |
| BOE BANCSHARES, INC.<br>*The Bank of Edison | EDISON<br>Edison | 3-05-84 | 07551 | |
| FIRST ELBERT CORPORATION<br>*First National Bank in Elberton | ELBERTON<br>Elberton | 4-01-83 | 06671 | |
| MIDDLE GEORGIA CORPORATION<br>*Bank of Ellaville | ELLAVILLE<br>Ellaville | 5-08-81 | 04158 | |
| FAIRBANCO HOLDING COMPANY, INC.<br>*Fairburn Banking Company | FAIRBURN<br>Fairburn | 6-11-84 | 07778 | |
| FMB FINANCIAL HOLDINGS, INC.<br>*Farmers and Merchants Bank | FAYETTEVILLE<br>Fayetteville | 12-07-87 | 10477 | 99028 |
| HERITAGE ENTERPRISES II<br>FMB FINANCIAL HOLDINGS, INC.<br>*Farmers and Merchants Bank | FAYETTEVILLE<br>FAYETTEVILLE<br>Fayetteville | 12-07-87<br>12-07-87 | 10478<br>10477 | 99028 |
| COLONY BANKCORP, INC.<br>Ashburn Bank<br>Bank of Dodge County<br>*The Bank of Fitzgerald | FITZGERALD<br>Ashburn<br>Chester<br>Fitzgerald | 4-15-83 | 06804 | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| Pitts Banking Company | Pitts | | | |
| COUNTRY BANK COMPANY<br>*Monroe County Bank | FORSYTH<br>Forsyth | 2-25-82 | 05466 | |
| CATOOSA BANCSHARES, INC.<br>*Capital Bank | FORT OGLETHORPE<br>Fort Oglethorpe | 12-15-80 | 03903 | |
| FORT RUCKER BANCSHARES, INC. | FORT RUCKER, AL | 10-04-88 | 99039 | 09582 |
| CB BANCSHARES, INC.<br>Cook Banking Company<br>*The Citizens Bank | FORT VALLEY<br>Cochran<br>Fort Valley | 8-24-83 | 07106 | |
| CITIZENS AND SOUTHERN FLORIDA CORPORATION | FT.LAUDERDALE,FL | 6-21-85 | 08846 | 00006 |
| CITIZENS EXPRESS COMPANY<br>*The Citizens Bank | GAINESVILLE<br>Gainesville | 10-28-83 | 07355 | |
| FIRST NATIONAL BANCORP<br>Bank of Clayton<br>The First National Bank of White County<br>First National Bank of Habersham<br>Granite City Bank<br>First State Bank of Gilmer County<br>*The First National Bank of Gainesville<br>Bank of Banks County<br>The First National Bank of Jackson County<br>The Citizens Bank | GAINESVILLE<br>Clayton<br>Cleveland<br>Cornelia<br>Elberton<br>Ellijay<br>Gainesville<br>Homer<br>Jefferson<br>Toccoa | 5-11-81 | 04367 | |
| FIRST CITIZENS BANKSHARES, INC.<br>*First Citizens Bank | GLENNVILLE<br>Glennville | 12-16-80 | 04107 | |
| CITIZENS FINANCIAL SERVICES, INC.<br>*Citizens Union Bank | GREENSBORO<br>Greensboro | 6-17-85 | 08822 | |
| FNB BANKING COMPANY<br>The First National Bank of Barnesville<br>*First National Bank of Griffin | GRIFFIN<br>Barnesville<br>Griffin | 1-17-83 | 06477 | |
| CCB BANCSHARES, INC.<br>*Citizens Community Bank | HAHIRA<br>Hahira | 12-15-82 | 06518 | |
| LOWNDES BANCSHARES, INC.<br>*Commercial Banking Company | HAHIRA<br>Hahira | 9-16-85 | 09003 | |
| MGEORGIA BANKSHARES, INC.<br>*The Pulaski Banking Company | HAWKINSVILLE<br>Hawkinsville | 3-23-87 | 10192 | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| COASTAL BANKSHARES, INC. | HINESVILLE | 7-07-82 | 05835 | |
| *The Coastal Bank | Hinesville | | | |
| LIBERTY SHARES, INC. | HINESVILLE | 10-24-84 | 08175 | |
| *The Hinesville Bank | Hinesville | | | |
| FIRST HOGANSVILLE BANKSHARES, INC. | HOGANSVILLE | 9-23-82 | 05918 | |
| *The Citizens Bank | Hogansville | | | |
| EMPIRE BANK CORP., INC. | HOMERVILLE | 11-22-88 | 00000 | |
| *Empire Banking Company | Homerville | | | |
| BARNETT BANKS, INC. | JACKSONVILLE, FL | 11-25-86 | 00003 | |
| ANB BANKSHARES, INC. | BRUNSWICK | 9-19-84 | 08096 | 00003 |
| *American National Bank of Brunswick | Brunswick | | | |
| American Bank of Southeast Georgia | Kingsland | | | |
| SUNCOAST BANCORP, INC. | VERO BEACH | 11-25-86 | 04984 | 00003 |
| FIRST CITY BANCORP, INC. | MARIETTA | 12-02-80 | 03915 | 00003 |
| Barnett Federal Savings Bank | Columbus | | | |
| *Barnett Bank of Atlanta | Palmetto | | | |
| JBC BANCSHARES, INC. | JASPER | 7-10-85 | 08631 | |
| *Jasper Banking Company | Jasper | | | |
| PICKENS COUNTY BANCSHARES, INC. | JASPER | 12-08-82 | 06309 | |
| *Pickens County Bank | Jasper | | | |
| COMMEX FINANCIAL CORPORATION | KENNESAW | 11-14-88 | 10868 | |
| *Commercial Exchange Bank | Kennesaw | | | |
| FMB BANCSHARES, INC. | LAKELAND | 10-11-84 | 08301 | |
| *Farmers and Merchants Bank | Lakeland | | | |
| FIRST SECURITY BANKSHARES, INC. | LAVONIA | 11-15-83 | 07091 | |
| Bank of Hartwell | Hartwell | | | |
| *Northeast Georgia Bank | Lavonia | | | |
| THE GWINNETT FINANCIAL CORPORATION | LAWRENCEVILLE | 11-03-87 | 00504 | |
| *The Bank of Gwinnett County | Lawrenceville | | | |
| LAFAYETTE BANKSHARES, INC. | LAFAYETTE | 1-03-84 | 07392 | |
| *The Bank of LaFayette, Georgia | LaFayette | | | |
| CITIZENS HOLDING COMPANY | LEXINGTON | 3-03-83 | 06575 | |
| *Citizens Banking Company | Lexington | | | |
| LINCOLN BANCSHARES, INC | LINCOLNTON | 12-03-84 | 08355 | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br><br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| *Farmers State Bank | Lincolnton | | | |
| PERSONS BANKING COMPANY, INC. | LITHONIA | 8-22-80 | 03788 | |
| *The Peoples Bank | Lithonia | | | |
| The Bank of Perry | Perry | | | |
| THE QUEENSBOROUGH COMPANY | LOUISVILLE | 11-18-85 | 08387 | |
| *The First National Bank & Trust Company | Louisville | | | |
| Bank of Wadley | Wadley | | | |
| SOUTH GEORGIA BANKSHARES CORP. | LYONS | 12-17-80 | 04116 | |
| *Peoples Bank | Lyons | | | |
| COMMUNITY FINANCIAL CORPORATION | MABLETON | 5-09-88 | 10665 | |
| *Community Bank & Trust Company | Mableton | | | |
| BANK CORPORATION OF GEORGIA | MACON | 5-13-80 | 03640 | |
| First South Bank | Ashburn | | | |
| *First South Bank, N.A. | Fort Valley | | | |
| BANK SOUTH MACON, INC. | MACON | 9-28-78 | 08182 | 00728 |
| Bank South, Fitzgerald | Fitzgerald | | | |
| *Bank South, Macon | Macon | | | |
| Bank South, Jasper County, N.A. | Monticello | | | |
| Bank South, Houston County, N.A. | Perry | | | |
| Bank South, Washington County | Tennille | | | |
| MADISON BANK CORP | MADISON | 7-10-85 | 08915 | |
| *Bank of Madison | Madison | | | |
| F AND M HOLDING COMPANY, INC. | MANCHESTER | 12-14-84 | 07833 | |
| *F & M Bank and Trust Company | Manchester | | | |
| AMERICAN BANKSHARES, INC. | MARIETTA | 12-22-88 | 00000 | |
| *Cobb American Bank and Trust Company | Marietta | | | |
| CHATTAHOOCHEE BANCORP, INC. | MARIETTA | 12-12-88 | 00000 | |
| The Buckhead Bank | Atlanta | | | |
| *The Chattahoochee Bank | Marietta | | | |
| CSL FINANCIAL CORPORATION | MARIETTA | 3-24-82 | 99003 | |
| *Federal Stock Savings Bank | Marietta | | | |
| FIRST CITY BANCORP, INC. | MARIETTA | 12-02-80 | 03915 | 00003 |
| Barnett Federal Savings Bank | Columbus | | | |
| *Barnett Bank of Atlanta | Palmetto | | | |
| FCS FINANCIAL CORPORATION | MARTINEZ | 9-16-83 | 08803 | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br><br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| *First Columbia Bank | Martinez | | | |
| THREE RIVERS BANCSHARES | MILAN | 6-23-87 | 00268 | |
| *Bank of Milan | Milan | | | |
| CENTRAL AND SOUTHERN HOLDING COMPANY | MILLEDGEVILLE | 3-06-81 | 04207 | |
| Bank of Greensboro | Greensboro | | | |
| *The Central and Southern Bank of Georgia | Milledgeville | | | |
| EXCHANGE BANKSHARES, INC. | MILLEDGEVILLE | 10-05-83 | 07292 | |
| *Exchange Bank | Milledgeville | | | |
| NBWC CORPORATION | MONROE | 9-23-82 | 06096 | |
| *The National Bank of Walton County | Monroe | | | |
| FMB BANKING CORPORATION | MONTICELLO, FL | 11-25-86 | 06130 | |
| *First Merchants Bank | Thomasville | | | |
| ABC BANCORP | MOULTRIE | 3-23-81 | 04309 | |
| Bank of Thomas County | Coolidge | | | |
| *American Banking Company | Moultrie | | | |
| Bank of Quitman | Quitman | | | |
| The Citizens Bank of Tifton | Tifton | | | |
| SOUTHWEST GEORGIA FINANCIAL CORPORATION | MOULTRIE | 11-18-80 | 04015 | 09582 |
| *Moultrie National Bank | Moultrie | | | |
| THE NASHVILLE HOLDING COMPANY | NASHVILLE | 5-16-85 | 08792 | |
| Adel Banking Company | Adel | | | |
| *The Citizens Bank | Nashville | | | |
| UNITED BANKSHARES, INC. | NASHVILLE | 4-23-85 | 08769 | |
| *The United Banking Company | Nashville | | | |
| THIRD NATIONAL CORPORATION | NASHVILLE, TN | 3-24-87 | 99034 | 08514 |
| PRUCO, INC. | NEWARK, NJ | 6-27-83 | 99023 | 99025 |
| *The Prudential Bank and Trust Company | Atlanta | | | |
| THE PRUDENTIAL INSURANCE COMPANY OF AMERICA | NEWARK, NJ | 6-27-83 | 99025 | |
| PRUCO, INC. | NEWARK, NJ | 6-27-83 | 99023 | 99025 |
| *The Prudential Bank and Trust Company | Atlanta | | | |
| BUTTON GWINNETT BANCORP | NORCROSS | 7-30-87 | 99002 | |
| *Button Gwinnett Savings Bank, FSB | Norcross | | | |
| IRWIN BANKCORP, INC. | OCILLA | 9-24-84 | 08185 | |
| *The Bank of Ocilla, Georgia | Ocilla | | | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br><br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| SUN BANKS, INC. | ORLANDO, FL | | 00078 | 08514 |
| PATTERSON BANKSHARES, INC.<br>*The Patterson Bank | PATTERSON<br>Patterson | 1-17-86 | 09159 | |
| NORTHWEST FLORIDA BANKING CORPORATION | QUINCY, FL | 3-18-88 | 99030 | 09582 |
| TATTNALL BANCSHARES, INC.<br>*The Tattnall Bank | REIDSVILLE<br>Reidsville | 3-03-86 | 09229 | |
| GEORGIA COMMUNITY BANCORP, INC.<br>Bank of Terrell<br>Commercial State Bank<br>*The Citizens State Bank | REYNOLDS<br>Dawson<br>Donalsonville<br>Reynolds | 10-25-84 | 08190 | |
| NW SERVICES CORPORATION<br>*Northwest Georgia Bank | RINGGOLD<br>Ringgold | 12-14-83 | 07438 | |
| TARA BANKSHARES CORPORATION<br>*Tara State Bank | RIVERDALE<br>Riverdale | 7-10-87 | 10332 | |
| FIRST COMMUNITY BANCSHARES, INC.<br>*First Rome Bank | ROME<br>Rome | 3-17-88 | 10587 | |
| FIRST SUNBELT BANKSHARES, INC.<br>*The Georgia State Bank of Rome | ROME<br>Rome | 2-27-87 | 09656 | |
| ROSSVILLE BANKSHARES, INC.<br>*Rossville Bank | ROSSVILLE<br>Rossville | 8-13-84 | 07940 | |
| NORTHSIDE BANCSHARES, INC.<br>*The Northside Bank & Trust Company | ROSWELL<br>Roswell | 5-08-87 | 10246 | |
| SENTRY BANCSHARES CORPORATION<br>*Sentry Bank and Trust Company | ROSWELL<br>Roswell | 1-10-84 | 08895 | |
| SARDIS BANKSHARES, INC.<br>*Bank of Burke County | SARDIS<br>Sardis | 11-05-86 | 09714 | |
| AMERICORP, INC.<br>*Ameribank, N.A. | SAVANNAH<br>Savannah | 12-27-84 | 08250 | 08544 |
| CHARLTON ASSOCIATES<br>AMERICORP, INC.<br>*Ameribank, N.A. | SAVANNAH<br>SAVANNAH<br>Savannah | 12-27-84<br>12-27-84 | 08544<br>08250 | 08544 |
| SB&T CORPORATION | SMYRNA | 10-22-87 | 00406 | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| *Smyrna Bank & Trust Co. | Smyrna | | | |
| GEORGIA CENTRAL BANCSHARES, INC.<br>*Georgia Central Bank | SOCIAL CIRCLE<br>Social Circle | 9-06-84 | 08186 | |
| SOPERTON BANCSHARES, INC.<br>*The Bank of Soperton | SOPERTON<br>Soperton | 8-26-88 | 10844 | |
| GENERAL ELECTRIC COMPANY | STAMFORD, CT | 6-27-88 | 99040 | |
| GE FINANCIAL SERVICES, INC. | STAMFORD, CT | 6-27-88 | 99041 | 99040 |
| GE CAPITAL CORPORATION | STAMFORD, CT | 6-27-88 | 99042 | 99040 |
| *Monogram Credit Card Bank of Georgia | Roswell | | | |
| GE CAPITAL CORPORATION<br>*Monogram Credit Card Bank of Georgia | STAMFORD, CT<br>Roswell | 6-27-88 | 99042 | 99040 |
| GE FINANCIAL SERVICES, INC. | STAMFORD, CT | 6-27-88 | 99041 | 99040 |
| GE CAPITAL CORPORATION | STAMFORD, CT | 6-27-88 | 99042 | 99040 |
| *Monogram Credit Card Bank of Georgia | Roswell | | | |
| FIRST BANKING COMPANY OF SOUTHEAST GEORGIA | STATESBORO | 2-08-82 | 05406 | |
| Metter Banking Company | Metter | | | |
| *First Bulloch Bank & Trust Company | Statesboro | | | |
| SEA ISLAND BANKSHARES, INC.<br>*Sea Island Bank | STATESBORO<br>Statesboro | 4-22-88 | 10613 | |
| HENRY COUNTY BANCSHARES, INC.<br>*The First State Bank | STOCKBRIDGE<br>Stockbridge | 3-07-83 | 06447 | |
| CENTRAL BANKING COMPANY<br>*The Central Bank | SWAINSBORO<br>Swainsboro | 10-07-81 | 04725 | |
| SPIVEY BANK SHARES, INC.<br>*Spivey State Bank | SWAINSBORO<br>Swainsboro | 8-25-86 | 09550 | |
| FIRST BANK HOLDING COMPANY<br>*Sylvester Banking Company | SYLVESTER<br>Sylvester | 8-22-83 | 07021 | |
| SOUTHERN BANK CORP., INC. | TALLAHASSEE, FL | 9-23-87 | 99043 | 00006 |
| WCG BANCSHARES, INC.<br>*West Central Georgia Bank | THOMASTON<br>Thomaston | 12-10-82 | 06007 | |
| ALLIED BANKSHARES, INC. | THOMSON | 12-03-84 | 08481 | |
| Bank of Columbia County | Harlem | | | |
| Bank of Millen | Millen | | | |
| Bank of Morgan County | Rutledge | | | |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| *Bank of Thomson | Thomson | | | |
| 1ST FRANKLIN CORPORATION<br>*Liberty Bank & Trust | TOCCOA<br>Toccoa | 3-12-84 | 08882 | |
| TRI-STATES BANKSHARES, INC.<br>*Bank of Dade | TRENTON<br>Trenton | 4-27-82 | 04964 | |
| SUMMERVILLE/TRION BANCSHARES, INC.<br>*First National Bank of Chattooga County | TRION<br>Summerville | 2-14-86 | 08753 | |
| EAGLE BANCSHARES, INC.<br>*Tucker Federal Savings and Loan Association | TUCKER<br>Tucker | 1-24-86 | 99008 | |
| MIDDLE GEORGIA BANKSHARES, INC.<br>*Citizens Bank | UNADILLA<br>Vienna | 10-31-83 | 07218 | |
| ALTAMAHA BANCSHARES, INC.<br>*Altamaha Bank and Trust Company | UVALDA<br>Uvalda | 11-03-80 | 03999 | |
| PAB BANKSHARES, INC.<br>Farmers and Merchants Bank<br>*The Park Avenue Bank | VALDOSTA<br>Adel<br>Valdosta | 8-02-82 | 05936 | |
| SUNCOAST BANCORP, INC.<br>FIRST CITY BANCORP, INC.<br>Barnett Federal Savings Bank<br>*Barnett Bank of Atlanta | VERO BEACH<br>MARIETTA<br>Columbus<br>Palmetto | 11-25-86<br>12-02-80 | 04984<br>03915 | 00003<br>00003 |
| DOOLY BANCSHARES, INC.<br>*Bank of Dooly | VIENNA<br>Vienna | 4-03-85 | 08596 | |
| VILLA RICA BANCORP, INC.<br>*Bank of Villa Rica | VILLA RICA<br>Villa Rica | 8-15-86 | 09490 | |
| GUARANTY FINANCIAL SERVICES, INC.<br>*Guaranty Federal Savings Bank | WARNER ROBINS<br>Warner Robins | 1-20-88 | 99012 | |
| INTERNATIONAL CITY BANCORP, INC.<br>*International City Bank | WARNER ROBINS<br>Warner Robins | 11-19-86 | 09712 | |
| CB FINANCIAL CORP.<br>*Citizens Bank | WARRENTON<br>Warrenton | 1-09-86 | 09256 | |
| WASHINGTON/WILKES CORPORATION<br>*Farmers and Merchants Bank | WASHINGTON<br>Washington | 3-20-86 | 09138 | |
| FIRST AMERICAN BANKSHARES, INC. | WASHINGTON, DC | 6-01-87 | 99027 | 04140 |

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 3-16-89
AS OF DATE: 12-31-88

| HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES<br><br>(NOTE: Out-of-State banking subsidiaries of non-Georgia holding companies omitted.) | CITY | APPROVED | HC# | HIGH HOLDER HC# |
|---|---|---|---|---|
| GEORGIA BANKSHARES, INC. | ATLANTA | 7-05-83 | 06943 | 04140 |
| *First American Bank of Georgia, N. A. | Atlanta | | | |
| NATIONAL BANK OF GEORGIA CORPORATION | ATLANTA | 12-29-88 | 99044 | 04140 |
| FIRST AMERICAN CORPORATION | WASHINGTON, DC | 6-01-87 | 99026 | 04140 |
| FIRST AMERICAN BANKSHARES, INC. | WASHINGTON, DC | 6-01-87 | 99027 | 04140 |
| GEORGIA BANKSHARES, INC. | ATLANTA | 7-05-83 | 06943 | 04140 |
| *First American Bank of Georgia, N. A. | Atlanta | | | |
| NATIONAL BANK OF GEORGIA CORPORATION | ATLANTA | 12-29-88 | 99044 | 04140 |
| BANK SOUTH WAYCROSS, INC. | WAYCROSS | 10-21-81 | 04705 | 00728 |
| Bank South, Douglas | Douglas | | | |
| Bank South, Mount Vernon | Mount Vernon | | | |
| *Bank South, Waycross | Waycross | | | |
| FIRST BURKE BANKING COMPANY | WAYNESBORO | 2-26-86 | 09223 | |
| *The First National Bank of Waynesboro | Waynesboro | | | |
| FIRST BANKSHARES OF WEST POINT, INC. | WEST POINT | 7-13-83 | 06902 | |
| *First National Bank of West Point | West Point | | | |
| ATKINSON COUNTY BANKSHARES CORPORATION | WILLACOOCHEE | 9-18-80 | 03887 | |
| *The Peoples Bank | Willacoochee | | | |
| PEOPLES HOLDING COMPANY | WINDER | 11-17-83 | 07129 | |
| *The Peoples Bank | Winder | | | |
| THE WACHOVIA CORPORATION | WINSTON-SALEM,NC | | 00615 | 99020 |
| WOODBURY BANCSHARES, INC. | WOODBURY | 12-08-83 | 07283 | |
| *The Woodbury Banking Company | Woodbury | | | |
| TSB BANCORP, INC. | WOODLAND | 5-02-88 | 10596 | |
| *Talbot State Bank | Woodland | | | |
| FIRST CHEROKEE BANCSHARES, INC. | WOODSTOCK | 12-20-88 | 00000 | |
| *First National Bank of Cherokee | Woodstock | | | |
| FIRST COMMUNITY CORPORATION | WOODSTOCK | 7-21-87 | 00266 | |
| *First Community Bank of Cherokee | Woodstock | | | |
| WRIGHTSVILLE BANCSHARES, INC. | WRIGHTSVILLE | 11-03-86 | 09330 | |
| *Bank of Wrightsville | Wrightsville | | | |

## INTERNATIONAL BANK AGENCIES

| NAME OF AGENCY | LOCATION | LICENSE NO. | ISSUED | RENEWED | TOTAL GEORGIA ASSETS (In Thousands) |
|---|---|---|---|---|---|
| Barclays Bank PLC | London, England | 1 | 6-11-76 | 6-11-88 | |
| The Bank of Nova Scotia | Toronto, Ontario, Canada | 2 | 5-27-77 | 7-01-88 | 2,236,165 |
| Algemene Bank Nederland, N.V. | Amsterdam, The Nederlands | 3 | 6-24-77 | 6-24-88 | 119,136 |
| Swiss Bank Corporation | Basle, Switzerland | 4 | 7-14-77 | 7-14-88 | 385,034 |
| Canadian Imperial Bank of Commerce | Toronto, Ontario, Canada | 5 | 4-05-78 | 4-05-88 | 499,677 |
| Commerzbank Aktiengesellschaft | Frankfurt, West Germany | 6 | 10-31-78 | 10-31-88 | 125,215 |
| Credit Suisse | Zurich, Switzerland | 7 | 11-27-78 | 11-27-88 | |
| The Toronto-Dominion Bank | Toronto, Ontario, Canada | 8 | 2-23-79 | 2-23-88 | 879,850 |
| Kredietbank, N.V. | Brussels, Belgium | 10 | 3-20-80 | 3-20-88 | |
| Credit Lyonnais | Paris, France | 11 | 11-06-80 | 11-06-88 | |
| Bayerische Vereinsbank AG | Munich, West Germany | 12 | 12-01-80 | 12-01-88 | 34,571 |
| Standard Chartered Bank | London, England | 13 | 10-19-81 | 10-19-88 | 139,358 |
| Banca Nazionale Del Lavoro | Rome, Italy | 14 | 2-09-82 | 2-09-88 | 697,870 |
| National Westminster Bank PLC | London, England | 16 | 7-03-84 | 7-03-88 | |
| The Sanwa Bank, Limited | Tokyo, Japan | 17 | 11-14-84 | 10-14-88 | 501,143 |
| National Bank of Canada | Montreal, Quebec, Canada | 18 | 4-10-85 | 4-10-88 | |
| The Sumitomo Bank, Limited | Osaka, Japan | 19 | 8-04-87 | 8-04-88 | 348,078 |
| Nederlandsche Middenstandsbank NV | Amsterdam, The Nederlands | 20 | 11-03-87 | 11-03-88 | |
| The Dai-Ichi Kangyo Bank, Limited | Tokyo, Japan | 21 | 12-01-87 | 12-01-88 | 172,955 |
| The Fuji Bank, Limited | Tokyo, Japan | 22 | 12-09-87 | 12-09-88 | 77,335 |
| Banco Popular de Puerto Rico | Hato Rey, Puerto Rico | 23 | 7-11-88 | | |
| Creditanstalt-Bankverein | Vienna, Austria | 24 | 10-13-88 | | |

**Agencies with no assets operate as Representative Offices only.**

## INTERNATIONAL BANK FACILITIES

| PARENT NAME | PARENT LOCATION | PERMIT NO. | ISSUED | RENEWED |
|---|---|---|---|---|
| The Citizens & Southern National Bank | Atlanta, GA | 1 | 12-22-81 | 12-22-88 |
| First American Bank, National Association | Atlanta, GA | 2 | 1-06-82 | 1-06-88 |
| The First National Bank of Atlanta | Atlanta, GA | 3 | 1-26-82 | 1-26-88 |
| Trust Company Bank | Atlanta, GA | 4 | 2-02-82 | 2-02-88 |
| Banca Nazionale Del Lavoro | Rome, Italy | 7 | 10-24-83 | 10-24-88 |
| Bank South, N.A. | Atlanta, GA | 9 | 12-28-84 | 12-28-88 |

## REPRESENTATIVE OFFICES OF INTERNATIONAL BANKS

| PARENT NAME | PARENT LOCATION | OFFICE LOCATION |
|---|---|---|
| Deutsche Genossenschaftsbank | Hamburg, W.Germ. | Atlanta |
| Lloyds Bank PLC | London, England | Atlanta |
| National Australia Bank, Ltd. | Melbourne, Austr | Atlanta |
| The Bank of Tokyo, Ltd | Tokyo, Japan | Atlanta |
| The Industrial Bank of Japan, Ltd. | Tokyo, Japan | Atlanta |
| The Long-Term Credit Bank of Japan, Ltd. | Tokyo, Japan | Atlanta |
| The Mitsui Bank, Ltd. | Tokyo, Japan | Atlanta |
| The Tokai Bank, Ltd. | Tokyo, Japan | Atlanta |
| The Yasuda Trust and Banking Company, Ltd. | Tokyo, Japan | Atlanta |
| Vereins-und Westbank, AG | Hamburg, W.Germ. | Atlanta |

## REPRESENTATIVE OFFICES OF DOMESTIC BANKS

| PARENT NAME | PARENT CITY | PARENT STATE | OFFICE LOCATION |
|---|---|---|---|
| Altus Mortgage Corporation | Atlanta | GA | Various |
| Ameribanc Savings Bank | Annandale | VA | Not Available |
| American National Bank and Trust Co. | Chattanooga | TN | Atlanta |
| Ameriwest Mortgage Corporation | Albuquerque | NM | Atlanta |
| AmFed Mortgage | Jacksonville | FL | St.Simons,Island |
| AmSouth Bank of Florida | Pensacola | FL | Atlanta |
| Banc One Leasing Corporation | Westerville | OH | Roswell |
| BancPlus Savings Association | Pasadena | TX | Atlanta |
| Bank of America NT&SA | Atlanta | GA | Atlanta |
| Bank of Columbia County | Harlem | CA | Grovetown |
| Bank Western Federal Savings Bank | Denver | CO | Not Available |
| Bankers Trust Company | New York | NY | Atlanta |
| Barnett Banks, Inc. | Jacksonville | FL | Marietta |
| Beneficial Corporation | Wilmington | DE | Various |
| Chemical Mortgage Company | Columbus | OH | Atlanta |
| Chemical New York Corporation | New York | NY | Various |
| Chevy Chase Savings Bank, F.S.B. | Chevy Chase | MD | Various |
| Citicorp North American, Inc. | Atlanta | GA | Various |
| Collateral Mortgage, Ltd. | Birmingham | AL | Various |
| Commonwealth Savings Association | Houston | TX | Atlanta |
| Continental Illinois National Bank and Trust Company | Chicago | IL | Atlanta |
| Crestar Mortgage Corporation | Richmond | VA | Atlanta |
| CrossLand-Savings, FSB | Bradenton | FL | Atlanta |
| Dahlonega Bancorp, Inc. | Dahlonega | GA | Dahlonega |
| Essex Savings Bank, Inc. | Elizabeth City | NC | Atlanta |
| Federal Guaranty Funding Corporation | Columbus | GA | Columbus |
| Fellowship Savings and Loan Association | Bergenfield | NJ | Not Available |
| First Alabama Bank | Montgomery | AL | Columbus |
| First American Savings Bank, F.S.B. | Greensboro | NC | Atlanta |
| First Federated Savings Bank | North Palm Beach | FL | Atlanta |
| First Illinois Corporation | Evanston | IL | Various |
| First Union Corporation | Charlotte | NC | Various |
| Fleet Mortgage Corp. | Milwaukee | WI | Atlanta |
| Goldome Acceptance Corporation | Buffalo | NY | Atlanta |

## REPRESENTATIVE OFFICES OF DOMESTIC BANKS

| PARENT NAME | PARENT CITY | PARENT STATE | OFFICE LOCATION |
|---|---|---|---|
| Great Western Financial Corporation | Beverly Hills | CA | Various |
| Hallmark Service Corporation | Plano | TX | Norcross |
| Home Owners Funding Corp. of America | Burlington | MA | Various |
| Irving Bank Corporation/Irving Trust Company | New York | NY | Atlanta |
| Irving Savings & Loan Association | North Haledon | NJ | Atlanta |
| J. C. Penny Company, Inc. | Dallas | TX | Atlanta |
| Lomas Bank USA | Wilmington | DE | Atlanta |
| Manufacturers Hanover Corporation | New York | NY | Various |
| Marine Midland Banks, Inc. | Buffalo | NY | Various |
| Maryland National Bank | Baltimore | MD | Atlanta |
| MNC Financial, Inc. | Baltimore | MD | Various |
| NCNB National Bank of North Carolina | Charlotte | NC | Atlanta |
| Provident National Bank | Philadelphia | PA | Atlanta |
| Savings Financial Corporation | Lake Jackson | TX | Marietta |
| Sears, Roebuck and Co. | Atlanta | GA | Atlanta |
| Security Pacific Financial Services of Georgia, Inc. | San Diego | CA | Various |
| Shawmut First Mortgage Corp. | Dallas | TX | Smyrna |
| Standard Federal Savings Bank | Gaithersburg | MD | Atlanta |
| State Street Bank and Trust Company | Boston | MA | Atlanta |
| SunTrust Banks, Inc. | Atlanta | GA | Atlanta |
| Talbot State Bank | Woodland | GA | Various |
| The Bank of Tokyo Trust Company | New York | NY | Atlanta |
| The Dime Savings Bank of New York, FSB | Garden City | NY | Atlanta |
| The First National Bank of Boston | Boston | MA | Various |
| The First National Bank of Chicago | Chicago | IL | Atlanta |
| The Industrial Bank of Japan Trust Company | New York | NY | Atlanta |
| Western Savings & Loan Association | Phoenix | AZ | Chamblee |
| WestLine Credit Corporation | Denver | CO | Atlanta |
| World Savings and Loan Association | Oakland | CA | Atlanta |

## SUMMARY OF ACTIVITIES OF FINANCIAL INSTITUTIONS DURING 1988

| | | |
|---|---|---|
| STATE-CHARTERED BANKS OPENED JANUARY 1, 1988 | | 302 |
| Opened During Year | + 22 | |
| Merged During Year | - 4 | |
| State-Chartered Trust Companies | | 1 |
| Business Development Corporations | | 1 |
| Opened December 31, 1988 | | 322 |
| BANK OFFICES, BRANCHES, AND FACILITIES OF STATE-CHARTERED BANKS OPENED JANUARY 1, 1988 | | 421 |
| Opened During Year | + 52 | |
| Closed During Year | - 7 | |
| Merged During Year | - 2 | |
| Extension Included in 1987 Total | - 1 | |
| Opened December 31, 1988 | | 463 |
| FINANCIAL HOLDING COMPANIES REGISTERED JANUARY 1, 1988 | | 186 |
| Registered During Year | + 20 | |
| Deregistered During Year | - 6 | |
| Registered December 31, 1988 | | 200 |
| INTERNATIONAL BANKING AGENCIES LICENSED JANUARY 1, 1988 | | 22 |
| License Issued During Year | + 2 | |
| Closed During Year | - 2 | |
| Licensed December 31, 1988 | | 22 |
| INTERNATIONAL BANKING FACILIITES LICENSED DECEMBER 31, 1988 | | 6 |
| INTERNATIONAL BANK REPRESENTATIVE OFFICES REGISTERED JANUARY 1, 1988 | | 7 |
| Registered During Year | +3 | |
| Registered December 31, 1988 | | 10 |
| DOMESTIC BANK REPRESENTATIVE OFFICES REGISTERED DECEMBER 31, 1988 | | 63 |

## SUMMARY OF ACTIVITIES OF STATE CHARTERED CREDIT UNIONS

### CHARTER APPLICATIONS APPROVED

NONE

### LIQUIDATIONS AND/OR MERGERS

| NAME OF CREDIT UNION | LOCATION | ACTIVITY | APPROVED |
|---|---|---|---|
| Associated Grocers | College Park | Merger | 10-07-88 |
| "CPC" | Columbus | Merger | 06-03-88 |
| Calhoun-Gordon County Educators | Calhoun | Merger | 09-08-88 |
| Christian Churches | Fayetteville | Receivership | 07-13-88 |
| Columbus Coca-Cola Employees | Columbus | Merger | 12-14-88 |
| Crown Crafts, Inc. Employees | Calhoun | Merger | 03-28-88 |
| F.D. & L. Employees | Doraville | Merger | 03-24-88 |
| GAE Members | Decatur | Merger | 09-27-88 |
| South Georgia Area Public Employees | Valdosta | Merger | 05-19-88 |
| Southern States Employees | Savannah | Merger | 03-03-88 |
| USSAC | Atlanta | Merger | 09-14-88 |

### SUMMARY OF ADDITIONS AND DELETIONS DURING 1988

| | |
|---|---|
| IN OPERATION JANUARY 1, 1988 | 148 |
| CREDIT UNIONS OPENING DURING YEAR | +0 |
| CREDIT UNIONS APPROVED FOR MERGERS AND LIQUIDATIONS | -11 |
| TOTAL ACTIVE CREDIT UNIONS IN OPERATION DECEMBER 31, 1988 | 137 |

## RECEIVERSHIP LIQUIDATIONS

| NAME OF CREDIT UNION | LOCATION | CLOSED | RECEIVER OR DEPUTY RECEIVER |
|---|---|---|---|
| Augusta Plant, TRW United Greenfield Divisions Employees' Credit Union | Augusta | 3-09-79 | GCUDIC |
| Unpaid Claims | | | $15,719.88 |
| Liquidation Expenses Payable | | | -0- |
| Estimated Value of Remaining Assets | | | 2,875.70 |
| Marion Manufacturing Credit Union | Atlanta | 5-15-81 | GCUDIC |
| Unpaid Claims | | | $ 6,935.08 |
| Liquidation Expenses Payable | | | 400.00 |
| Estimated Value of Remaining Assets | | | 2,497.34 |
| SAV Employees' Credit Union | Atlanta | 9-23-76 | GCUDIC |
| Unpaid Claims | | | $22,257.64 |
| Liquidation Expenses Payable | | | -0- |
| Estimated Value of Remaining Assets | | | -0- |
| DDI Employees' Credit Union | Dalton | 7-29-80 | GCUDIC |
| Unpaid Claims | | | $ 320.06 |
| Estimated Value of Remaining Assets | | | 65.00 |
| Christian Churches Credit Union | Fayetteville | 7-13-88 | GCUDIC |
| Unpaid Claims | | | $391,833.27 |
| Liquidation Expenses Payable | | | -0- |
| Estimated Value of Remaining Assets | | | 441,535.00 |

## LIST OF STATE-CHARTERED CREDIT UNIONS

| CITY | COUNTY | NAME OF CREDIT UNION | CHARTER DATE | TOTAL *ASSETS |
|---|---|---|---|---|
| Albany | Dougherty | Albany Federal Employees Credit Union | 12-14-33 | 4,245 |
| Albany | Dougherty | Keenan Credit Union | 12-29-36 | 1,075 |
| Albany | Dougherty | Phoebe Putney Employees' Credit Union | 5-15-74 | 1,149 |
| Americus | Sumter | Sumter County Teachers Credit Union | 4-04-36 | 302 |
| Athens | Clarke | Athens Division Credit Union | 3-07-29 | 3,957 |
| Athens | Clarke | Dairy-Pak Athens Credit Union | 3-25-57 | 804 |
| Athens | Clarke | Educators' Credit Union | 5-18-59 | 291 |
| Atlanta | Fulton | American Heritage Credit Union | 11-07-80 | 17,075 |
| Atlanta | Fulton | Associated Credit Union | 1-23-56 | 28,435 |
| Atlanta | Fulton | Atlanta City Employees Credit Union | 8-30-28 | 17,242 |
| Atlanta | Fulton | Atlanta Coca-Cola Bottling Co. Employees' The | 5-04-73 | 9,636 |
| Atlanta | Fulton | Atlanta Cooperative Credit Association | 2-02-39 | 514 |
| Atlanta | Fulton | Atlanta Postal Credit Union | 11-03-25 | 363,499 |
| Atlanta | Fulton | Atlantic Steel Credit Union | 11-26-26 | 10,988 |
| Atlanta | Fulton | AMILSCO Credit Union | 2-24-60 | 34 |
| Atlanta | Cobb | Chevron Southern Credit Union | 11-23-33 | 1,770 |
| Atlanta | Fulton | Delta Employees Credit Union | 3-08-40 | 514,089 |
| Atlanta | Cobb | Federal Employees (The) Credit Union | 3-31-30 | 146,395 |
| Atlanta | Fulton | Georgia Department of Human Resources Cr. Un. | 7-30-51 | 6,332 |
| Atlanta | Fulton | Georgia Department of Labor Credit Union | 1-05-40 | 3,544 |
| Atlanta | Fulton | Georgia Department of Public Safety Cr. Un. | 6-22-70 | 3,034 |
| Atlanta | Fulton | Georgia DOT Credit Union | 11-19-51 | 15,534 |
| Atlanta | Cobb | Georgia International Credit Union | 12-10-62 | 551 |
| Atlanta | Fulton | Georgia State Dept. of Education Credit Union | 3-15-54 | 5,756 |
| Atlanta | Fulton | Georgia Telco Credit Union | 12-06-43 | 403,091 |
| Atlanta | Fulton | GPC Credit Association | 6-10-74 | 5,653 |
| Atlanta | Dekalb | GTA Credit Union | 10-01-75 | 4,978 |
| Atlanta | Fulton | H M B Employees | 1-11-73 | 3,445 |
| Atlanta | Fulton | Hospital Authority Credit Union | 5-15-46 | 10,743 |
| Atlanta | Fulton | IBEW Local 613 Credit Union | 7-21-80 | 1,839 |
| Atlanta | Fulton | Mead Employees' Credit Union | 4-30-28 | 4,604 |
| Atlanta | Dekalb | Mutual Savings Credit Union | 12-23-33 | 25,214 |
| Atlanta | Fulton | Piedmont Hospital Credit Union | 3-29-74 | 2,090 |

*Amounts are in thousands as of 12-31-88

## LIST OF STATE-CHARTERED CREDIT UNIONS

| CITY | COUNTY | NAME OF CREDIT UNION | CHARTER DATE | TOTAL *ASSETS |
|---|---|---|---|---|
| Atlanta | Fulton | Pinnacle Credit Union | 11-26-26 | 30,071 |
| Atlanta | Dekalb | Reliance Credit Union | 1-23-78 | 18,305 |
| Atlanta | Fulton | Rich's Employees Credit Union | 3-04-38 | 18,083 |
| Atlanta | Fulton | S.M.C.R.C. Credit Union | 1-10-39 | 355 |
| Atlanta | Fulton | Sewell Employees' Credit Union | 1-14-75 | 972 |
| Atlanta | Fulton | Southern Freight Bureau Employees Cr. Union | 11-19-35 | 358 |
| Atlanta | Fulton | Southern Postal Credit Union | 3-15-28 | 16,946 |
| Atlanta | Fulton | State Employees Credit Union | 11-14-61 | 27,019 |
| Atlanta | Fulton | Thrift (THE) | 10-24-28 | 12,606 |
| Atlanta | Fulton | Williams Bros. Employees' Savings and Credit | 9-20-78 | 2,191 |
| Augusta | Richmond | Health Center Credit Union | 1-16-76 | 6,475 |
| Augusta | Richmond | King Mill Savings & Credit Association | 6-30-27 | 5,253 |
| Augusta | Richmond | Richmond Co.Health Dept. Employees Cr. Union | 12-20-52 | 342 |
| Bainbridge | Decatur | Amoco Fabrics Company Credit Association | 1-31-75 | 2,253 |
| Baldwin | Banks | Fieldale Credit Union | 10-10-80 | 2,847 |
| Buford | Gwinnett | Lovable Credit Union | 11-05-84 | 306 |
| Carnesville | Franklin | Bulldog Trucking Employees Credit Union | 2-16-84 | 522 |
| Carrollton | Carroll | Fashion Star Employees Credit Union | 1-04-85 | 175 |
| Chatsworth | Murray | Tri-State Credit Association, Inc. | 10-02-81 | 437 |
| Columbus | Muscogee | Columbus Health & Hospital Credit Union | 11-25-53 | 1,940 |
| Columbus | Muscogee | Columbus Postal Credit Union | 1-07-27 | 20,827 |
| Columbus | Muscogee | Columbus Regional Hospital Credit Union | 7-18-75 | 207 |
| Columbus | Muscogee | Gas Light Employees Credit Union | 11-12-57 | 302 |
| Columbus | Muscogee | Swift Credit Union | 2-26-65 | 1,501 |
| Columbus | Muscogee | Tom's Credit Association | 11-03-81 | 2,383 |
| Columbus | Muscogee | W. C. Bradley Employees' Credit Association | 9-30-75 | 171 |
| Coosa | Floyd | Rome Kraft Employees Credit Union | 3-31-55 | 7,483 |
| Cordele | Crisp | Harris Employees Credit Union | 5-19-47 | 552 |
| Cornelia | Habersham | Ethicon Credit Union | 1-30-79 | 2,991 |
| Cornelia | Habersham | Statco Credit Union | 1-18-65 | 1,149 |
| Cuthbert | Randolph | Day Company Inc., Employees Credit Union | 6-10-81 | 25 |
| Dalton | Whitfield | N.G.E.M.C. Credit Union | 8-27-52 | 946 |
| Dalton | Whitfield | Tappan Employees' Credit Union | 5-06-80 | 191 |

*Amounts are in thousands as of 12-31-88

## LIST OF STATE-CHARTERED CREDIT UNIONS

| CITY | COUNTY | NAME OF CREDIT UNION | CHARTER DATE | TOTAL *ASSETS |
|---|---|---|---|---|
| Dalton | Whitfield | Whitfield County Postal Employees | 3-02-51 | 685 |
| Decatur | Dekalb | Decatur Postal Employees Credit Union | 10-30-51 | 5,528 |
| Decatur | Dekalb | Decatur Teachers Credit Union | 11-16-55 | 392 |
| Decatur | Kekalb | Kraft Employees Credit Union | 5-29-34 | 7,913 |
| Decatur | Dekalb | Woodco (The) Credit Union | 6-17-53 | 427 |
| Douglas | Coffee | Coffee General Hospital Employees Cr. Union | 3-03-72 | 222 |
| Dry Branch | Bibb | Georgia Kaolin Employees Credit Union | 1-08-51 | 1,038 |
| Dublin | Laurens | Dublin Federal Employees Credit Union | 1-16-51 | 2,570 |
| Duluth | Gwinnett | Georgia Central Credit Union | 5-01-36 | 303,770 |
| East Point | Fulton | Colonial Credit Union | 8-13-29 | 11,047 |
| East Point | Fulton | East Point Municipal Employees Credit Union | 3-06-41 | 714 |
| East Point | Fulton | Fulton Teachers Credit Union | 11-02-30 | 13,139 |
| Fitzgerald | Ben Hill | P. H. P. Credit Association | 4-05-76 | 1,427 |
| Forest Park | Clayton | Employees Savings & Credit Association | 8-21-80 | 3,985 |
| Ft. McPherson | Fulton | Ft. McPherson Credit Union | 7-23-48 | 9,232 |
| Gainesville | Hall | HCH Employees' Credit Union | 10-15-74 | 1,009 |
| Glynco | Glynn | Glynn County Federal Employees Credit Union | 4-03-53 | 4,084 |
| Gordon | Wilkinson | White Gold Credit Union | 5-15-79 | 776 |
| Griffin | Spalding | Launderers & Cleaners Credit Union | 3-09-72 | 2,937 |
| Hapeville | Fulton | Hapeville Auto Employees Credit Union | 7-09-82 | 8,367 |
| Hapeville | Fulton | Hapeville Employees' Credit Union | 3-29-79 | 1,225 |
| Hazlehurst | Jeff Davis | H and S Employee Credit Association | 8-02-72 | 219 |
| Hazlehurst | Jeff Davis | Patchogue-Plymouth Employees Credit Union | 8-15-68 | 4,752 |
| Helen | White | Orbit Savings & Credit Association | 9-27-77 | 328 |
| Jackson | Butts | CGEMC Employees Credit Union | 9-09-53 | 715 |
| Jonesboro | Clayton | Tara Credit Union | 1-05-71 | 9,154 |
| Lafayette | Walker | Roper LaFayette Employees Credit Union | 3-29-74 | 642 |
| Macon | Bibb | City Employees' Credit Union | 2-28-51 | 1,233 |
| Macon | Bibb | Federal Employees Credit Union | 2-01-26 | 4,353 |
| Macon | Bibb | Macon Firemen's Credit Union | 4-18-42 | 976 |
| Macon | Bibb | Macon Kraft Employees Credit Union | 1-31-49 | 6,480 |
| Macon | Bibb | Macon Oil Processors Credit Union | 3-12-46 | 2,332 |
| Macon | Bibb | Macon Police Credit Union | 10-02-50 | 451 |

*Amounts are in thousands as of 12-31-88

## LIST OF STATE-CHARTERED CREDIT UNIONS

| CITY | COUNTY | NAME OF CREDIT UNION | CHARTER DATE | TOTAL *ASSETS |
|---|---|---|---|---|
| Macon | Bibb | Macon Water Works Credit Union | 7-11-50 | 191 |
| Macon | Bibb | Medical Center of Central Ga. Credit Union | 12-01-71 | 4,021 |
| Macon | Bibb | Smith and Sons Employees Credit Union | 6-07-73 | 623 |
| Marietta | Cobb | C-MAR Credit Union | 10-29-64 | 10,781 |
| Marietta | Cobb | Kennestone Regional Credit Union | 6-10-81 | 5,425 |
| McIntyre | Wilkinson | Engelhard Employees' Credit Union | 3-04-80 | 356 |
| Milledgeville | Baldwin | Baldwin Co. Hospital Employees Credit Union | 1-06-58 | 913 |
| Milledgeville | Baldwin | Central State Hospital Credit Union | 8-28-52 | 8,232 |
| Montezuma | Macon | Southern Frozen Foods Employees Credit Union | 11-22-72 | 374 |
| Moultrie | Colquitt | Employees Credit Union c/o New Sipco Inc. | 4-24-33 | 32 |
| Moultrie | Colquitt | Moultrie Container Employees Credit Union | 3-01-83 | 400 |
| Nashville | Berrien | Nashville Mills Employees Credit Association | 11-21-72 | 4,549 |
| Norcross | Gwinnette | Genuine Parts Credit Union | 1-25-37 | 2,994 |
| Norcross | Gwinnett | Rock-Tenn Company Employees Credit Union | 7-30-74 | 3,401 |
| Pine Mountain | Harris | Callaway Gardens Credit Association | 7-26-77 | 445 |
| Ringgold | Catoosa | Salem Carpet Mills Credit Union | 7-06-73 | 1,558 |
| Rome | Floyd | Floyd County Postal Employees Credit Union | 4-17-26 | 1,042 |
| Rome | Floyd | Northwest Georgia Credit Union | 11-25-81 | 13,128 |
| Savannah | Chatham | Family Lines Credit Union of Savannah | 12-29-28 | 5,861 |
| Savannah | Chatham | G. P. A. Credit Union | 11-17-52 | 2,654 |
| Savannah | Chatham | Health Employees Chatham County Credit Union | 8-01-55 | 1,308 |
| Savannah | Chatham | Savannah Electric & Power Employee Cr. Union | 4-11-39 | 2,687 |
| Savannah | Chatham | Savannah Federal Credit Union | 6-10-31 | 4,156 |
| Savannah | Chatham | Savannah J-Mers Credit Union | 9-18-64 | 595 |
| Savannah | Chatham | Savannah Postal Credit Union | 6-23-52 | 4,856 |
| Savannah | Chatham | Savannah Regional Hospital Credit Union | 4-17-72 | 498 |
| Savannah | Chatham | Workmen's Circle Credit Union | 2-06-50 | 7,451 |
| Sea Island | Glynn | Sea Island Employees Credit Union | 5-27-80 | 9,065 |
| Statesboro | Bulloch | Central Ogeechee River Educators Credit Union | 6-21-74 | 3,654 |
| Tallapoosa | Haralson | Dixisteel Credit Union | 4-16-62 | 859 |
| Thomasville | Thomas | Davis Employees Credit Association | 10-13-70 | 815 |
| Thomasville | Thomas | Flowers Employees Credit League | 11-17-71 | 9,909 |
| Toccoa | Stephens | North Georgia Credit Union | 3-29-82 | 5,966 |

*Amounts are in thousands as of 12-31-88

## LIST OF STATE-CHARTERED CREDIT UNIONS

| CITY | COUNTY | NAME OF CREDIT UNION | CHARTER DATE | TOTAL *ASSETS |
|---|---|---|---|---|
| Toccoa | Stephens | Wright Manufacturing Employees Credit Union | 11-18-63 | 2,577 |
| Valdosta | Lowndes | Valdosta Educators Credit Union | 11-28-72 | 1,755 |
| Valdosta | Lowndes | Valdosta Onized Credit Union | 7-30-54 | 15,911 |
| Warner Robins | Houston | Warner Robins Employees Credit Union | 10-09-69 | 2,720 |
| Wrens | Jefferson | Georgia-Tennessee Mining & Chemical Employees | 3-31-70 | 43 |



*Amounts are in thousands as of 12-31-88

## APPLICATIONS FOR CREDIT UNIONS TO CHANGE NAME APPROVED

| NAME OF CREDIT UNION | LOCATION | CHANGE NAME TO | APPROVED |
|---|---|---|---|
| Atlanta Railway Postal Credit Union | Atlanta | Southern Postal Credit Union | 2-11-88 |
| Hospital Authority Employees Credit Union | Atlanta | Hospital Authority Credit Union | 4-22-88 |
| American Freight Systems Employees Credit Un | Atlanta | American Heritage Credit Union | 9-16-88 |
| Cumberland Credit Association | Chatsworth | Tri-State Credit Association, Inc. | 3-25-88 |
| Georgia Kraft Employees Credit Union | Macon | Macon Kraft Employees Credit Union | 3-14-88 |

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT REPORT OF CONDITION OF STATE CREDIT UNIONS IN GEORGIA
AS OF DECEMBER 31, 1988
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1987
(Amounts in Thousands)

| | Dec. 31 1988 | % TOTAL ASSETS | DEC.31 1987 | % TOTAL ASSETS | AMOUNT + OR - | % + OR - |
|---|---|---|---|---|---|---|
| NO. OF CREDIT UNIONS | 138 | | 148 | | | |
| NO. OF PRIMARY MEMBERS | 488,076 | | 465,360 | | | |
| ASSETS | | | | | | |
| Cash and Demand Deposits | 42,617 | 1.8% | 40,949 | 1.9% | 1,668 | 4.1% |
| U.S. Govt. Obligations | 450,429 | 19.1% | 375,741 | 17.0% | 74,688 | 19.9% |
| Corporate Credit Unions | 436,557 | 18.5% | 436,862 | 19.8% | (305) | -0.1% |
| Other Investments | 336,197 | 14.3% | 372,969 | 16.9% | (36,772) | -9.9% |
| Net Loans | 1,056,754 | 44.8% | 949,209 | 43.0% | 107,545 | 11.3% |
| Fixed Assets | 11,072 | 0.5% | 10,238 | 0.5% | 834 | 8.1% |
| Other Assets | 24,391 | 1.0% | 19,648 | 0.9% | 4,743 | 24.1% |
| TOTAL ASSETS | 2,358,017 | 100.0% | 2,205,616 | 100.0% | 152,401 | 6.9% |
| LIABILITIES | | | | | | |
| Share Drafts | 138,912 | 5.9% | 121,550 | 5.5% | 17,362 | 14.3% |
| All Other Deposits | 2,024,857 | 85.9% | 1,919,634 | 87.0% | 105,223 | 5.5% |
| Div./Int Payable | 9,280 | 0.4% | 8,898 | 0.5% | 382 | 4.3% |
| Notes Payable | 8,735 | 0.4% | 6,341 | 0.3% | 2,394 | 37.8% |
| Accounts Payable and Other Liabilities | 11,509 | 0.4% | 7,454 | 0.3% | 4,055 | 54.4% |
| TOTAL LIABILITIES | 2,193,293 | 93.0% | 2,063,877 | 93.6% | 129,416 | 6.3% |
| EQUITY CAPITAL | | | | | | |
| Member Shares | 6,829 | 0.3% | 6,326 | 0.2% | 503 | 8.0% |
| Reserves | 73,095 | 3.1% | 67,811 | 3.1% | 5,284 | 7.8% |
| Undivided Earnings | 84,800 | 3.6% | 67,602 | 3.1% | 17,198 | 25.4% |
| TOTAL EQUITY CAPITAL | 164,724 | 7.0% | 141,739 | 6.4% | 22,985 | 16.2% |
| TOTAL LIABILITIES AND EQUITY CAPITAL | 2,358,017 | 100.0% | 2,205,616 | 100.0% | 152,401 | 6.9% |

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSE
OF
STATE CHARTERED CREDIT UNIONS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1988 AND DECEMBER 31, 1987

| OPERATING INCOME | Dec. 31 1988 | % TOTAL INCOME | DEC.31 1987 | % TOTAL INCOME | AMOUNT + OR - | % + OR - |
|---|---|---|---|---|---|---|
| Interest on Loans | 115,600 | 51.3% | 108,436 | 55.7% | 7,164 | 6.6% |
| Income from Investments | 100,529 | 44.7% | 79,420 | 40.8% | 21,109 | 26.6% |
| Other Income | 9,031 | 4.0% | 6,837 | 3.5% | 2,194 | 32.1% |
| TOTAL OPERATING INCOME | 225,160 | 100.0% | 194,693 | 100.0% | 30,467 | 15.6% |
| OPERATING EXPENSES | | | | | | |
| Empl. Comp. & Benefits | 20,558 | 9.1% | 18,585 | 9.5% | 1,973 | 10.6% |
| Office Expenses | 11,385 | 5.1% | 10,227 | 5.3% | 1,158 | 11.3% |
| Interest on Borrowed Money | 3,620 | 1.6% | 28 | 0.0% | 3,592 | 12828.6% |
| Other Expenses | 13,604 | 6.0% | 11,531 | 5.9% | 2,073 | 18.0% |
| TOTAL OPERATING EXPENSES | 49,167 | 21.8% | 40,371 | 20.7% | 8,796 | 21.8% |
| INCOME BEFORE RESERVE TRANSFERS AND SECURITIES GAINS AND LOSSES | 175,993 | 78.2% | 154,322 | 79.3% | 21,671 | 14.0% |
| Net Reserve Transfer | 13,670 | 6.1% | 12,927 | 6.7% | 743 | 5.7% |
| INCOME BEFORE SECURITIES GAINS/LOSSES | 162,323 | 72.1% | 141,395 | 72.6% | 20,928 | 14.8% |
| Securities Gains/ Losses, Net | 93 | 0.0% | 432 | 0.2% | (339) | -78.5% |
| Other Non-Oper. Gains/Losses | 457 | 0.2% | 0 | 0.0% | 457 | 0.0% |
| NET INCOME AVAILABLE FOR DIVIDENDS | 162,873 | 72.3% | 141,827 | 72.8% | 21,046 | 14.8% |
| Dividends/Interest on Shares & Deposits | 147,259 | 65.4% | 125,344 | 64.4% | 21,915 | 17.5% |
| NET INCOME RETAINED | 15,614 | 6.9% | 16,483 | 8.4% | (869) | -5.3% |

## LIST OF STATE-CHARTERED SAVINGS BANKS

Amounts in Thousands

| City | County | Name | Charter Date | Begin Business | Total Assets |
|---|---|---|---|---|---|
| Winterville | Clarke | Southern Heritage Savings Bank | 4-02-85 | 10-25-85 | $14,057 |

Report of Condition and the Comparative Statement of Earnings for Southern Heritage Savings Bank are included with those for commercial banks.

## FIRMS AUTHORIZED TO SELL CHECKS UNDER THE GEORGIA SALE OF CHECKS ACT

| NAME OF LISCENSEE | LOCATION | TOTAL NO. OF GEORGIA AGENTS |
|---|---|---|
| American Express Travel Related Services Company, Inc. | New York, NY | 880 |
| BA Cheque Corporation & BankAmerican Corporation | San Francisco, CA | 106 |
| Barclays Bank PLC | New York, NY | 347* |
| The Circle K Corporation | Phoenix, AZ | 261 |
| Citicorp & Citicorp Service, Inc. | Chicago, IL | 216* |
| Comdata Network, Inc. | Nashville, TN | 270 |
| Deak Georgia, Inc. and/or Deak California, Inc., and/or Deak International Limited | Atlanta, GA | 3 |
| Global Express Money Orders, Inc. | Silver Springs, MO | 43 |
| Munford, Inc. | Atlanta, GA | 151* |
| National Money Orders, Inc. | Houston, TX | 35 |
| Republic Money Orders, Inc. | Dallas, TX | 527 |
| Societe Francaise du Cheque de Voyage | New York, NY | 10 |
| Swiss Bankers Travellers Cheque Center | New York, NY | 3 |
| Thomas Cook, Inc. | Princeton, NJ | 86 |
| Travelers Express Company, Inc. | Minneapolis, MN | 1436 |
| Travellers Cheque Associates Ltd. | New York, NY | 13 |

* Estimated

(Chapter 7-1-680-692, Financial Institutions Code of Georgia)

NOTE: All State and National Banks, State and Federal Savings and Loan Associations, Federal Savings Banks, State and Federal Credit Unions maintaining their principal place of business in Georgia may sell checks without obtaining a special license. A listing of State and National Banks, State Savings and Loan Associations and State Credit Unions is included herein. A listing of Federal Savings and Loan Associations, Federal Savings Banks, and Federal Credit Unions may be obtained from the appropriate Federal regulatory agency; i.e., Federal Home Loan Bank of Atlanta, National Credit Union Administration.

GEORGIA CREDIT UNION DEPOSIT INSURANCE CORPORATION

STATEMENT OF ASSETS AND LIABILITIES-

| | 12-31-88 | 12-31-87 |
|---|---|---|
| ASSETS | | |
| Cash in Bank | $ 252,056 | $ 22,159 |
| Investments - Certificates of Deposits, etc. | 9,457,991 | 8,762,342 |
| Due from Members | 6,996 | 13,993 |
| Due from Credit Unions in Liquidation | 375,459 | 2,532 |
| Fixed Assets | 10,326 | 17,326 |
| Other Assets | 111,975 | 125,415 |
| TOTAL ASSETS | $10,214,803 | $8,943,767 |
| LIABILITIES, RESERVES, CAPITAL | | |
| Miscellaneous Accounts Payable | $ 179,480 | $ 98,205 |
| Reserve Against Insurance Liabilities | 6,425,845 | 5,500,312 |
| Capital - Members' Paid-in Fees | 3,609,478 | 3,345,250 |
| TOTAL LIABILITIES, RESERVES, CAPITAL | $10,214,803 | $8,943,767 |